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REPORT
OF THE
COMMISSIONER OF INSURANCE
OF THE
STATE OF NORTH CAROLINA
INCLUDING DEPARTMENTAL RULINGS
FOR THE
BIENNIUM
1946 - 1947

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OF THE
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STATE OF NORTH CAROLINA
INCLUDING DEPARTMENTAL RULINGS
FOR THE
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1946 - 1947



WM. P. HODGES,
COMMISSIONER OF INSURANCE

Alamance Farmers Mutual Fire Ins. Co.,	
Graham	Sept. 30, 1946
Edgecombe Farmers Mut. Fire Ass'n., Tarboro..	Nov. 30, 1946
Mecklenburg Farmers Mutual Fire Ins. Co.,	
Charlotte	Sept. 25, 1946
Farmers Mutual Fire Ins. Ass'n. of N. C.	
Branches: Catawba and Burke, Newton	Sept. 30, 1946
Cleveland County, Shelby	Sept. 30, 1946
Granville County, Oxford	Nov. 30, 1946
Greene County, Snow Hill	Nov. 30, 1946
Guilford County, Greensboro	Sept. 30, 1946
Iredell, Alexander and Davie,	
Statesville	Dec. 31, 1945
Lenoir County, Kinston	Nov. 16, 1946
Lincoln County, Lincolnton	Sept. 30, 1946
Martin County, Williamston	Nov. 30, 1946
Orange County, Hillsboro	Sept. 30, 1946
Pitt County, Greenville	Nov. 30, 1946
Randolph County, Asheboro	Sept. 30, 1946
Rockingham County, Reidsville ...	Sept. 30, 1946
Vance County, Henderson	Nov. 30, 1946
Wake County, Raleigh	Oct. 31, 1946
Warren County, Warrenton	Nov. 30, 1946
Wilkes and Yadkin, Wilkesboro ...	Sept. 30, 1946

Foreign Companies

Liberty Life Ins. Co., Greenville, S. C.....	Dec. 31, 1945
Phoenix Mutual Life Ins. Co., Hartford, Conn....	Dec. 31, 1945
Equitable Fire Ins. Co., Charleston, S. C.....	Dec. 31, 1945
Home Insurance Co. of New York,	
New York, N. Y.	Dec. 31, 1944
Baltimore American Insurance Co. of New York,	
New York City	Dec. 31, 1944
Carolina Insurance Co., Wilmington N. C.....	Dec. 31, 1944
City of N. Y. Ins. Co., New York City.....	Dec. 31, 1944
Franklin Fire Ins. Co., Philadelphia, Pa.....	Dec. 31, 1944
Gibraltar Fire and Marine Ins. Co., N. Y. City..	Dec. 31, 1944
Homestead Fire Insurance Co., Baltimore Md...	Dec. 31, 1944
National Liberty Ins. Co., New York City.....	Dec. 31, 1944
New Brunswick Fire Ins. Co.,	
New Brunswick, N. J.	Dec. 31, 1944
Paul Revere Fire Ins. Co., Buffalo, N. Y.....	Dec. 31, 1944
Georgia Home Ins. Co., Columbus, Ga.....	Dec. 31, 1944

1947

Domestic Companies

Examined as of:

Imperial Life Ins. Co., Asheville	Dec. 31, 1946
Pyramid Life Ins. Co., Charlotte	Dec. 31, 1946
Durham Life Ins. Co., Raleigh	Dec. 31, 1946

Southern Life Ins. Co., Greensboro	Dec. 31, 1946
State Capital Life Ins., Raleigh	Dec. 31, 1946
Carolina Casualty Ins. Co., Burlington	Dec. 31, 1946
Cabarrus Mutual Fire Ins. Co., Concord	Dec. 31, 1946
Davidson County Mut. Fire Ins. Co., Lexington..	Dec. 31, 1946
Gaston County Farmers Mutual Fire Ins. Co., Gastonia	Dec. 31, 1946
Rowan Mutual Fire Ins. Co., Salisbury.....	Dec. 31, 1946
Stanley Mutual Fire Ins. Co., Albemarle	Dec. 31, 1946
Grange Mutual Fire Ins. Ass'n. of N. C., Inc., Greensboro	Dec. 31, 1946
Farmers Mutual Fire Ins. Ass'n. of N. C. Branches: Northampton, Hertford and Bertie, Rich Square	Dec. 31, 1946

Foreign Companies

Atlantic Life Ins. Co., Richmond, Va.....	Dec. 31, 1946
Automobile Ins. Co. of Hartford, Conn.	Dec. 31, 1946
Carolina Mutual Ins. Co., Charleston, S. C.....	Dec. 31, 1946
Millers Mutual Fire Ins. Ass'n. of Ill., Alton, Ill..	Dec. 31, 1946
St. Paul Fire and Marine Ins. Co., St. Paul, Minn.	Dec. 31, 1946
Virginia Auto Mutual Ins. Co., Richmond, Va...	June 30, 1947

COMPANY ADMISSIONS AND RETIREMENTS

During the years 1946 and 1947 the following companies were admitted or retired from the state as indicated:

Companies Admitted in 1946

Life Companies

American Health Ins. Corporation, Baltimore, Md.....	12-27-46
Independence Mut. Life Ins. Co., Charlotte, N. C.....	11- 1-46
Industrial Life and Health Ins. Co., Atlanta, Ga.....	9- 3-46
Progressive Quaker City Life Ins. Co., Philadelphia, Pa.	7-30-46
Reserve Life Ins. Co., Dallas, Texas	8- 5-46

Stock Fire Companies

Central Surety Fire Corp., Kansas City	4- 1-46
Eagle Fire Company, New York, N. Y.	2- 4-46
First National Ins. Co., of America, Seattle, Wash.....	4-19-46
Industrial Ins. Co., Flemington, N. J.	5- 8-46
State Farm Fire Ins. Co., Bloomington, Ill.	11-18-46

Mutual Fire Companies

Penn Mutual Fire Ins. Co., West Chester, Pa.	2-21-46
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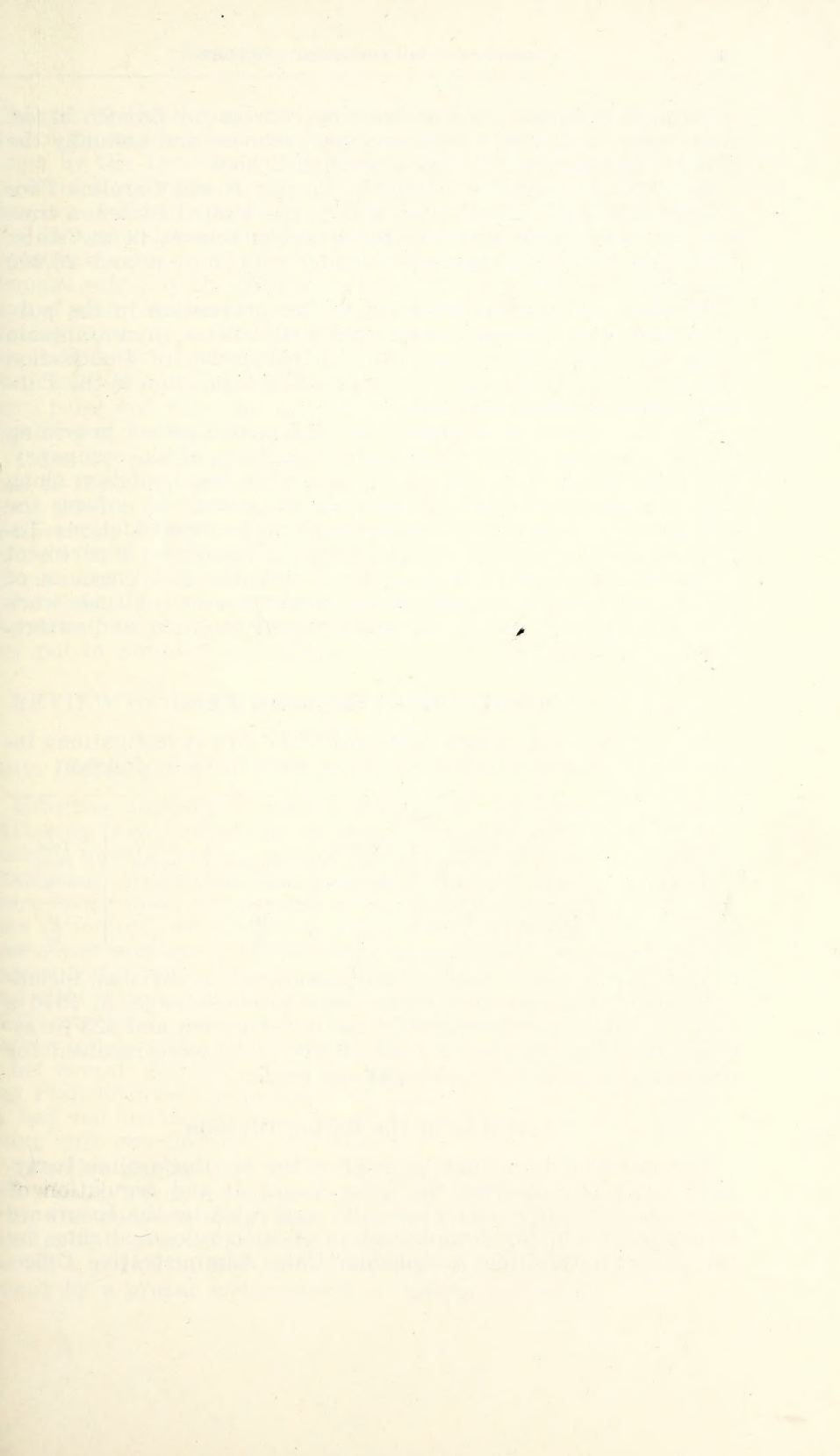
Casualty Companies

Commercial Standard Ins. Co., Ft. Worth, Texas.....	9-17-46
Service Casualty Co. of New York, New York, N. Y....	2-25-46
Western National Indemnity Co., San Francisco, Cal...	5-23-46

LICENSING OF AGENTS

Under the Statutes all agents for insurance companies are required to be licensed before being authorized to do business for any company. Prior to January 1, 1948, all persons who were not licensed as insurance agents on April 1, 1931, or who had not since that date been licensed, were required to successfully pass an examination to determine their knowledge of the business proposed to be done. Since January 1, 1948, by virtue of an amendment to the Statutes, all persons who have not been licensed as insurance agents during the three years next preceding date of application are required to successfully pass an appropriate examination to determine their knowledge of the business proposed to be done. There follows a report covering the examination of agents during the calendar years 1946 and 1947. Included also is the record for the first three months of 1948 so that these statistics might reflect in the future the record for examination of agents on a license year instead of a calendar year basis.

Report on Agents Passing Examinations													
Life	Fire		Cas.		A&H.		Auto		Hospital		Reinstated, Passed 1st Ex.	Reinstated, Passed 2nd Ex.	Adjuster
	1st	2nd	1st	2nd	1st	2nd	1st	2nd	1st	2nd			
1946	1,507	444	383	276	112	59	93						
1947	1,589	438	384	243	87	89	143						18
	2nd	2nd	2nd	2nd	2nd	2nd							
1946	152	24	27	4		1	17						
1947	259	49	38	9		1	39						
	3rd	3rd	3rd	3rd	3rd	3rd							
1946	9	2		1			24						
1947	4	2	4				33						
	4th	4th	4th	4th	4th	4th							
1946	2						2						
1947													



Insurance Department conduct training courses for firemen in the cities and towns of the State, regional schools, and annually the North Carolina Fire College and Drill School.

In 1947, in connection with the largest North Carolina Fire College and Drill School ever held in the United States, a time was set for a mass fire drill in all public schools in the state. This involved approximately 800,000 children and 25,000 teachers.

Another valuable contribution to fire prevention in the public schools was the publication and distribution, in conjunction with the Superintendent of Public Instruction of Publication No. 260, "Fire Drills and Fire Prevention Education in the Public Schools of North Carolina."

The N. C. General Assembly of 1947 passed an act providing for fire protection in hotels and other buildings of like occupancy. The department of insurance was given the responsibility, along with the local fire chiefs or building inspectors, to enforce the provisions of said law by inspections and recommendations. Inasmuch as no personnel was provided the insurance department to acquire engineers for this added duty the sole engineer of the department has attempted to combine some of such work with his duties of inspecting state owned property and enforcing the building code.

Investigation of Suspicious Fires

For the calendar years 1946 and 1947 fire investigations including all property and automobiles were made as follows:

Total Number Complaints Received for Investigation	Cases Investigated, Insufficient Evidence to Indict	Warrants Issued, Guilty	Warrants Issued, Not Guilty	Pending Investigation	Pending Trial	Total Cases Investigated
1946—49	24	10	2	13	--	36
1947—128	75	10	3	29	11	99

To summarize the work of the investigations division, including agents investigations shown on a previous page, in 1946 a total of 175 cases were received for investigation and 123 investigations made; in 1947 a total of 278 cases were received for investigation and 210 investigations made.

Activities of the Rating Division

Chapter 58-246 through 58-248.6 of the North Carolina Insurance Laws provides for the prior approval and regulation of automobile liability insurance rules and rates by the Insurance Department and the administration of such rules and rates by the North Carolina Automobile Rate Administrative Office.

Chapter 97-102 through 97-104.6 provides for the prior approval and regulation of workmen's compensation insurance rules and rates by the Insurance Department and the administration of such rules and rates by the Compensation Rating and Inspection Bureau of North Carolina. Article 13, Chapter 58-125 through 58-131.9 provides for the prior approval and regulation of all fire insurance rates and allied lines, including automobile physical damage rates, by the Insurance Department and the administration of such rules and rates by the North Carolina Fire Insurance Rating Bureau. Article 13-A provides for the prior approval and regulation of all other liability insurance rules and rates and Article 13-B provides for the regulation of miscellaneous insurance rules and rates by the Insurance Department and for the licensing of various insurance rating bureaus.

Lines of casualty insurance regulated under Articles 13-A and 13-B include boiler and machinery, burglary, theft and robbery, fidelity and surety, general liability, glass, professional or malpractice liability and residence water damage insurance. Article 13-B provides for regulation of aviation, credit, inland marine and title insurance. As of January 1, 1946, all the aforementioned lines of insurance, which had not previously been regulated, were placed under regulation and regulatory machinery put in complete operation.

REVIEW OF RATE CHANGES SINCE JANUARY 1, 1946

CASUALTY

Auto Liability

Effective January 1, 1946, a revision in wartime or gasoline rationing period rates was approved for private passenger automobiles together with a revised Classification Rating Plan. War emergency or gasoline rationing period rates adopted in 1942 were based upon a judgment evaluation of the effects of gasoline rationing. All statistical plans were suspended during the war years because of the shortage of personnel and equipment, consequently, no complete experience figures for 1942, 1943, and 1944 were available. Revised rates were keyed to the 1940-1941 rate level, and involved an overall decrease of 12.6% for bodily injury and an increase of 6.6% for property damage or a net overall decrease of 8.1%. The revised Classification Rating Plan involved the adoption of Classes A-1, A and B. Class A had not previously been in effect in North Carolina, there being only two classes — A-1 and B.

Effective January 1, 1946, the Comprehensive General Liability policy form, including Automobile Liability, was approved with the understanding that it contain the National Automobile Liability provisions and that automobile coverage thereunder be for a period of not more than one year but renewable annually by a proper endorsement or renewal certificate.

Effective February 6, 1948, the revised uniform short rate cancellation table was approved. This revised uniform table applies to all types of casualty coverages, as well as to fidelity and surety and the various fire lines.

Aviation

The bulk of aviation insurance is written by two groups or syndicates of companies operating as Associated Aviation Insurance Underwriters and United States Aviation Insurance Group. Each group is comprised of fifteen or more companies. Beginning in 1946 these companies, as well as a few independent companies, filed range rates which were approved by the Department. At various times since the original filings, revised range rates have been filed, each filing representing increased rates due to the highly unfavorable experience in the aviation insurance industry.

Boiler and Machinery

Effective January 1, 1946, a revised Manual of Boiler and Machinery Insurance, containing all rules and rates, was approved for the companies who are members of the National Bureau of Casualty Underwriters. These companies write approximately 50% of the total Boiler and Machinery Insurance. The remaining 50% is written by the Employers Group, the Hartford Steam Boiler Inspection & Insurance Company, and the Mutual Boiler Insurance Company. Manuals of rules and rates which are substantially the same as the manual used by the National Bureau companies were approved effective January 1, 1946, for these companies.

Effective January 1, 1947, a revised Manual of Boiler & Machinery Insurance was approved for the member companies of the National Bureau of Casualty Underwriters. Subsequently, substantially the same manuals were approved for the independent companies.

Effective March 1, 1948, an amendment to the Boiler & Machinery Manual providing for blanket boiler and machinery insurance was approved for member companies of the National Bureau of Casualty Underwriters.

Effective June 1, 1948, a premium adjustment rating plan for boiler and machinery insurance was approved for member companies of the National Bureau of Casualty Underwriters.

Burglary, Theft and Robbery

Effective January 1, 1946, a complete manual of Burglary, Theft and Robbery Insurance, together with all experience rating plans then in use was approved for member companies of the National Bureau of Casualty Underwriters and the Mutual

Casualty Insurance Rating Bureau. Similar manuals, with certain exceptions contained therein, were approved for approximately sixteen independent companies that do not maintain membership in any rating organization.

Effective February 25, 1946, an increase of \$3.00 in the rates for the first \$1,000 of insurance applicable to Residence and Outside Theft rates was approved for member companies of the National Bureau of Casualty Underwriters, and the Mutual Casualty Insurance Rating Bureau. This increase was due to the highly unfavorable loss experience brought about by the Mysterious Disappearance Feature of the Residence and Outside Theft Policy. Similar rate increases were also approved for the independent companies.

Effective April 1, 1946, certain revisions in the Manual of Burglary, Theft and Robbery Insurance, having principally the effect of broadening coverage thereunder, were approved for members of the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau. Subsequently thereto, similar revisions were approved for the independent companies.

Effective September 30, 1946, an increase in rates applicable to Residence and Outside Theft Insurance averaging 12% was approved for member companies of the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau. Similar increases were subsequently approved for the independent companies. The reason for this increase was the continued unfavorable loss experience and mounting claim costs on this type of policy.

Effective December 23, 1946, Burglary, Theft and Robbery Insurance Excess Securities Coverage was made available for banks.

On May 13, 1948, a complete revision of the Burglary, Theft and Robbery Insurance Manual was approved for members of the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau. These revisions are largely broadening of coverage and editorial in nature and do not involve any substantial change in rates. The revisions have not yet become effective and the exact effective date has not been determined.

On May 13, 1948, a revision was approved for members of the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau in the Residence and Outside Theft Policy Coverage resulting in restricted coverage under the Mysterious Disappearance feature and placing such coverage on an optional basis at a differential in premium. This revision has not yet become effective, and the exact effective date has not been determined.

tions were revised corresponding with similar classifications for Workmen's Compensation Insurance. The scope of a number of classifications was broadened.

Effective March 31, 1947, certain revisions in the Manufacturers and Contractors Section, largely editorial, were approved.

Effective March 31, 1947, similar revisions in the Owners', Landlords' and Tenants', Contractual and Elevator Liability, Owners and Contractors Protective Liability, and Products Liability Manual were approved.

Effective March 24, 1947, revised Guide (a) rates and rates applicable to amusement parks and amusement devices were approved.

Effective June 2, 1947, revisions in the rules for Comprehensive Liability Insurance providing for the writing of such coverage on one or more specified locations was approved.

Effective October 6, 1947, certain revisions, largely editorial, were approved for the Contractual, Elevator, Manufacturers and Contractors, Owners' Landlords' and Tenants', Owners and Contractors Protective Liability and Products Liability Sections of the Manual.

Effective December 1, 1947, a revised uniform short rate cancellation table was approved applicable to all coverages in the General Liability Manual.

Effective January 19, 1948, the writing of Farmers Comprehensive Personal Liability Insurance under the Owners', Landlords' and Tenants' Liability Section of the Manual and rates for such coverage were approved.

Effective January 19, 1947, certain reductions in minimum premium rates were approved for Farm Employers Liability and a few classifications in the Products Liability Section of the Manual.

Effective January 19, 1948, a new form of coverage, Storekeepers' Liability Insurance, was approved for inclusion in the Owners', Landlords' and Tenants' Section of the Manual.

Effective March 1, 1948, revisions in the rules for the writing of three-year policies on an installment basis were approved, providing that the premiums for such policies be three times the annual rate, payable 40% at the inception of the policy, 30% on the first anniversary and 30% on the second anniversary.

Glass

Effective January 1, 1946, the Manual of Glass Insurance and the Glass Insurance Experience Rating Plan in effect at that time were approved for the member companies of the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau. The manuals of some twelve independent casualty insurance companies, in some cases containing a

few exceptions of a minor nature to the manuals of the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau, were approved.

Effective September 16, 1946, a revision in Glass Insurance rates involving a manual rate increase of 11.1% based on the most recent five years experience, covering calendar year 1941-1945, was approved for member companies of the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau. The basis for approval of increased rates was the highly unfavorable experience incurred by the companies during this period, plus increased replacement costs. Subsequently thereto, similar rate increases were approved for the independent companies.

Effective April 7, 1947, a change in rate level amounting to an increase of 17.5% to reflect increased replacement costs of glass was approved for the member companies of the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau. Subsequently, similar revisions were approved for the independent companies.

On April 29, 1947, a filing made by the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau to prohibit the issuance of three year glass insurance policies was disapproved. It was the opinion of the Department that the issuance of one year or three year policies should be left to the underwriting judgment of each individual company and that insureds should not be deprived of obtaining three year policies if they are able to do so.

Effective June 28, 1948, a complete revision of the Glass Insurance Manual was approved for the member companies of the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau. Subsequently, the same revisions were approved for the independent companies. This revision resulted in no substantial increase in rates except in the case of Neon Signs, Fluorescent Signs and Lamps, but was mainly a revision in the arrangement of the manual to provide for greater simplification.

Professional or Malpractice Liability

Professional or Malpractice Liability rules and rates are not presently made or administered by any rating bureau and each individual company issuing such policies has, beginning January 1, 1946, filed its own rate schedules. Due to lack of any reliable statistical data, such filings have been accepted. During 1947, the National Bureau of Casualty Underwriters and the Mutual Casualty Insurance Rating Bureau filed a detailed statistical plan which was approved by the Department and which will insure the collection of all available statistics on these forms

Effective August 15, 1947, approval was made increasing \$25, \$50 and \$100 deductible collision premium on new private passenger cars 10%; an increase of 18% on old private passenger cars; an increase of 20% to 25% on commercial cars.

An overall increase of 20% in the fire, theft and comprehensive rates applicable to old private passenger cars written on actual cash value basis. Fire rates were reduced 33 1/3% on old private passenger cars written on stated amount basis.

INLAND MARINE COVERAGES

In September, 1947, the Inland Marine Insurance Bureau submitted a filing for an increase of 25% on the first \$5,000 coverage in personal property floater policy. Experience in North Carolina did not justify such increase and this filing was disapproved.

HAIL INSURANCE ON GROWING CROPS

Rate Changes

For the year of 1946 a rate change was approved reducing the rates in 35 counties and increasing rates in 16 counties. For the year of 1948, a rate change was approved reducing rates in 39 counties and increasing rates in 17 counties. Also, the minimum rate was reduced from \$4.00 to \$3.50. Both of the above reductions resulted in a substantial savings to the policyholders.

Building and Loan Associations

A separate report covers in detail the business of building and loan associations which are also under the supervision of the Insurance Department.

INSURANCE ADVISORY BOARD ACTIVITIES FOR THE YEARS 1946 and 1947

Under an act passed by the 1945 North Carolina General Assembly, there was created the North Carolina Insurance Advisory Board which, under the law, should meet at least every three months. Accordingly this Board held meetings on the following dates:

November 11, 1945; March 22, 1946; June 28, 1946; September 27, 1946; December 18, 1946; March 31, 1947; June 22, 1947; September 10, 1947, (no quorum); December 17, 1947; March 30, 1948; June 23, 1948.

Generally, the Advisory Board discussed problems dealing with rate filings and rating plans, certain forms which were filed for approval with the Insurance Department, and various schedules. The Board also considered various administrative problems in connection with the operation of the Insurance De-

partment and during the session of the 1947 General Assembly was kept advised on the legislative program submitted as a result of recommendations made by the Commission on Revision of the North Carolina Insurance Laws.

Acknowledgment

To the press, which has given generously of its editorial and news space for the Department's fire prevention program; to the firemen of the State, both paid and volunteer, who have labored incessantly to increase the efficiency of their departments; to the law enforcement officers, and to my own loyal and efficient staff, I express my gratitude and appreciation.

Respectfully submitted,
WILLIAM P. HODGES,
Commissioner of Insurance.

DEPARTMENTAL RULINGS

The following rulings were issued by the Insurance Department between July 1, 1946, and June 31, 1948, and are in full force and effect.

Ruling B-19

To: All Companies Writing Theft Of Or Physical Damage
To Motor Vehicles:

Re: Financed Automobiles — Certificate of Insurance to Purchaser or Borrower.

1. Effective immediately, but not later than August 1, 1946, all companies writing in North Carolina insurance against theft of or physical damage to motor vehicles, (fire, theft, collision, etc.) in connection with the purchase and financing of said motor vehicles, shall supply every such insured purchaser or borrower with a certificate of insurance containing full and complete information regarding the type of coverage, limits of liability, premiums for the individual coverages, duration of the contract, whether double or single interest coverage, and the terms and conditions of such insurance complete in all its details.

2. Where only single interest coverage is issued in connection with the purchase or financing of motor vehicles such policy shall not contain any provision which would prohibit the purchaser or borrower from obtaining coverage elsewhere in an amount sufficient to cover his equity in said motor vehicle.

does not fully comply with the statutes and/or the rulings of the Department relating to Accident and/or Health and/or Life forms. Therefore, the Department has determined upon the following ruling:

Beginning June 1, 1927, no policy of Accident and/or Health insurance may be issued in North Carolina in which is contained a provision wherein the Company promises to pay a Funeral Benefit, a Fatal Sickness Benefit, a Natural Death Benefit or other additional benefit, the payment of which is contingent upon the natural death of the insured.

Provided Industrial weekly or monthly premium or assessment policies containing provision for payment of weekly indemnity on account of sickness and/or accident and in addition a Natural Death Benefit not in excess of \$150.00 are exempt from this ruling if such policies clearly set forth the additional premium or assessment (or proportion thereof) to be charged for continuation of the Natural Death Benefit after termination of the Accident and/or Health provisions.

And, provided further, that any such weekly or monthly premium or assessment Health and/or Accident policy containing a Natural Death Benefit shall have incorporated therein, in addition to the Standard Provisions required by Section 6479 of the Consolidated Statutes (1) a provision for grace in payment of the additional premium or assessment (or proportion thereof) for such Natural Death Benefit of not less than four weeks during which period the Natural Death Benefit provision shall continue in force, together with (2) a provision for incontestability after not more than two years except for (a) fraud, (b) non-payment of premium, or (c) misstatement of age.

Such policies, upon the weekly or monthly renewable term plan, shall include Optional Standard Provision Number 5, Section 6481, with a maximum age not under 45 nor over 70, but will not require non-forfeiture values.

STACEY W. WADE,
Insurance Commissioner.

FBD:M

April 1, 1920

Ruling A-4

Re: The Approval of Health and Accident Forms which do not provide for indemnity for the first part of any disability.

This Department will approve for issue in this State Health and Accident policies which do not provide for indemnity from beginning of any disability only when such policies are applied for and issued in accordance with the following conditions:

1. There shall appear on the application form immediately above the date and signature of the applicant wording in effect as follows:

"I understand and agree that under the terms of the policy hereby applied for no disability is payable for the first weeks or months of any period of disability."

This wording must be shown in a more conspicuous manner than the wording of the other questions of the application. The use of either bold face black type or red ink is suggested.

2. The policy form must show in a conspicuous manner upon its filing back and also at either the top or bottom of the first page of the contract proper wording in effect as follows:

"No indemnity is payable under this policy for the first weeks or months of any disability."

Health and Accident policies which eliminate not more than the first seven days of any disability from the period for which indemnity is payable are not affected by the above conditions but will be approved by this Department if the limitation is clearly stated in the policy form.

June 11, 1932

Ruling A-51

To: All Accident and Health Insurance Companies:

On and after this date no Accident and/or Health Policy will be approved for use in this State that does not provide for payment of indemnities for total temporary disability unless it provides for the payment of these indemnities for at least three months if the insured is prevented from performing the duties of his occupation. The word "any" in place of "his" will not be permitted.

DAN C. BONEY,
Insurance Commissioner.

This ruling is to be interpreted not to prevent the insurance of less than three months non-confining illness that is not followed by a period of coverage under the policy from disability preventing the insured from performing the duties of any occupation.

February 9, 1937

Ruling A-81

To: All Accident and Health Companies Doing Business in North Carolina:

Beginning March 1, 1937, this Department will not approve any Accident policy or Accident and Health policy which does

April 12, 1948

Ruling B-23

To: All Companies Licensed To Write Fire Insurance and Allied Lines in North Carolina.

Re: Interpretation of Section 58-131.4 of the General Statutes of North Carolina.

Gentlemen:

In order to more clearly define the terms and provisions of Section 58-131.4 of the General Statutes of North Carolina entitled "Pools, Groups and Associations", it has become necessary to adopt an interpretation thereof as a guide to be used by all companies writing fire insurance and allied lines under the said section.

Enclosed, therefore, is an interpretation of Section 58-131.4 of the General Statutes of North Carolina which has been adopted by the Commissioner of Insurance following a hearing. Such interpretation is hereby adopted as minimum standards to be contained in any such plan to be submitted under the described section. Any proposed plan submitted will be judged upon the basis of its compliance with said interpretation and minimum standards.

The above is to be effective as of June 1, 1948.

**DEPARTMENT OF INSURANCE
RALEIGH, N. C.**

STATEMENT OF REVENUE COLLECTIONS

Fiscal Year Ending June 30, 1947

GENERAL FUND REVENUE:

Premium Taxes	\$3,175,156.60	
Company Licenses	154,061.95	
Brokers' Licenses	3,920.00	
Agents' Licenses	112,561.00	
Agents' Examination Fees	26,880.00	
Miscellaneous Fees	11,355.39	
Building and Loan Tax	227,608.11	\$3,711,543.05

SPECIAL FUNDS:

Publication Fees	\$ 4,464.00	
Firemen's Relief	71,855.82	
Workmen's Compensation (Stock)	5,275.00	
Workmen's Compensation (Mutual)	4,200.00	85,794.82

DEPARTMENT RECEIPTS:

Company Examination Fees	18,949.00	
Building and Loan Exam-Fees	10,355.00	
Building and Loan Licenses	3,775.00	33,079.00

TOTAL COLLECTIONS \$3,830,416.87

Fiscal Year Ending June 30, 1948

GENERAL FUND REVENUE:

Premium Taxes	\$4,013,421.74	
Company Licenses	157,219.92	
Brokers' Licenses	5,110.00	
Agents' Licenses	116,944.50	
Agents' Examination Fees	28,470.00	
Miscellaneous Fees	11,511.67	
Building and Loan Tax	266,349.17	\$4,599,027.00

SPECIAL FUNDS:

Publication Fees	\$ 4,608.00	
Firemen's Relief	85,426.36	
Workmen's Compensation (Stock)	5,275.00	
Workmen's Compensation (Mutual)	4,400.00	99,709.36

DEPARTMENT RECEIPTS:

Building and Loan Examination Fees	\$ 12,382.00	
Building and Loan Licenses	3,725.00	
Company Examinations	13,026.00	29,133.00

TOTAL COLLECTIONS \$4,727,869.36

OPERATING EXPENSES OF THE INSURANCE DEPARTMENT

	July 1, 1946 to June 30, 1947	July 1, 1947 to June 30, 1948
SUMMARY BY PURPOSES:		
Administration	\$ 63,213.81	\$ 82,398.49
Fire Prevention	28,496.27	30,631.02
Building and Loan	20,779.45	26,140.31
Company Examination	11,590.00	13,316.00
License of Agents	7,851.84	9,861.64
Hospitalization	1,050.00	—0—
Emergency Salaries	3,118.23	—0—
Emergency Bonus	8,030.85	—0—
TOTAL	\$144,130.45	\$162,347.46
SUMMARY BY OBJECTS:		
Salaries and Wages	\$101,300.76	\$131,456.01
Supplies and Materials	783.41	861.29
Postage, Telephone and Telegraph	2,625.57	3,273.18
Travel	20,775.36	21,314.07
Printing and Binding	6,067.73	3,585.94
Repairs	196.25	284.03
General Expense	328.00	487.30
Insurance and Bonding	135.53	135.53
Equipment	768.76	950.11
Emergency Salaries	3,118.23	—0—
Emergency Bonus	8,030.85	—0—
	\$144,130.45	\$162,347.46

UNITED STATES DEPARTMENT OF COMMERCE
BUREAU OF STATISTICS
WASHINGTON, D. C.

Company	Assets	Liabilities	Capital
1. American Insurance Co.	\$1,000,000.00	\$500,000.00	\$500,000.00
2. Fire Insurance Co.	\$2,000,000.00	\$1,000,000.00	\$1,000,000.00
3. Marine Insurance Co.	\$3,000,000.00	\$1,500,000.00	\$1,500,000.00
4. Inland Insurance Co.	\$4,000,000.00	\$2,000,000.00	\$2,000,000.00
5. Fire and Marine Insurance Co.	\$5,000,000.00	\$2,500,000.00	\$2,500,000.00
6. Fire and Marine Insurance Co.	\$6,000,000.00	\$3,000,000.00	\$3,000,000.00
7. Fire and Marine Insurance Co.	\$7,000,000.00	\$3,500,000.00	\$3,500,000.00
8. Fire and Marine Insurance Co.	\$8,000,000.00	\$4,000,000.00	\$4,000,000.00
9. Fire and Marine Insurance Co.	\$9,000,000.00	\$4,500,000.00	\$4,500,000.00
10. Fire and Marine Insurance Co.	\$10,000,000.00	\$5,000,000.00	\$5,000,000.00

STATISTICAL TABLES

RELATING TO FIRE, MARINE AND INLAND INSURANCE COMPANIES

(NOTE—These figures were compiled prior to the Department's audit of the companies' statements.)

11. Fire and Marine Insurance Co.	\$11,000,000.00	\$5,500,000.00	\$5,500,000.00
12. Fire and Marine Insurance Co.	\$12,000,000.00	\$6,000,000.00	\$6,000,000.00
13. Fire and Marine Insurance Co.	\$13,000,000.00	\$6,500,000.00	\$6,500,000.00
14. Fire and Marine Insurance Co.	\$14,000,000.00	\$7,000,000.00	\$7,000,000.00
15. Fire and Marine Insurance Co.	\$15,000,000.00	\$7,500,000.00	\$7,500,000.00
16. Fire and Marine Insurance Co.	\$16,000,000.00	\$8,000,000.00	\$8,000,000.00
17. Fire and Marine Insurance Co.	\$17,000,000.00	\$8,500,000.00	\$8,500,000.00
18. Fire and Marine Insurance Co.	\$18,000,000.00	\$9,000,000.00	\$9,000,000.00
19. Fire and Marine Insurance Co.	\$19,000,000.00	\$9,500,000.00	\$9,500,000.00
20. Fire and Marine Insurance Co.	\$20,000,000.00	\$10,000,000.00	\$10,000,000.00
21. Fire and Marine Insurance Co.	\$21,000,000.00	\$10,500,000.00	\$10,500,000.00
22. Fire and Marine Insurance Co.	\$22,000,000.00	\$11,000,000.00	\$11,000,000.00
23. Fire and Marine Insurance Co.	\$23,000,000.00	\$11,500,000.00	\$11,500,000.00
24. Fire and Marine Insurance Co.	\$24,000,000.00	\$12,000,000.00	\$12,000,000.00
25. Fire and Marine Insurance Co.	\$25,000,000.00	\$12,500,000.00	\$12,500,000.00
26. Fire and Marine Insurance Co.	\$26,000,000.00	\$13,000,000.00	\$13,000,000.00
27. Fire and Marine Insurance Co.	\$27,000,000.00	\$13,500,000.00	\$13,500,000.00
28. Fire and Marine Insurance Co.	\$28,000,000.00	\$14,000,000.00	\$14,000,000.00
29. Fire and Marine Insurance Co.	\$29,000,000.00	\$14,500,000.00	\$14,500,000.00
30. Fire and Marine Insurance Co.	\$30,000,000.00	\$15,000,000.00	\$15,000,000.00

TABLE

SHOWING THE INCOME, DISBURSEMENTS, NET PREMIUMS RECEIVED, NET LOSSES PAID, TOTAL
INLAND COMPANIES (LICENSED TO DO BUSINESS
STOCK

FIRE COMPANIES OF THE U. S. 1947	Total Income	Total Disbursements	Net Premiums Received
Aetna Ins.	\$ 64,815,394.00	\$ 50,104,202.00	\$ 53,888,770.00
Agricultural Ins.	14,052,693.00	13,452,220.00	12,971,648.00
Albany Ins.	1,476,547.00	1,220,489.00	1,338,476.00
Allemannia Fire Ins. Co. of Pittsburgh	3,380,955.00	2,863,488.00	2,919,739.00
Alliance Ins. Co. of Phila.	11,222,191.00	9,387,025.00	10,297,335.00
Allstate Fire	2,335,086.00	1,661,034.00	2,213,198.00
American Alliance Ins.	6,895,855.00	5,508,238.00	6,248,158.00
American Automobile Fire	5,190,769.00	4,904,194.00	4,899,592.00
American Aviation and General Ins.	1,437,716.00	1,846,364.00	1,324,271.00
American Central Ins.	6,109,376.00	5,119,805.00	5,767,542.00
American Druggists' Fire	736,731.00	576,654.00	539,643.00
American Eagle Fire	16,753,027.00	12,087,941.00	13,703,341.00
American Equitable Assur. of N. Y.	13,540,807.00	13,551,971.00	11,693,954.00
American Fidelity Fire	1,000,248.00	479,887.00	704,741.00
American Fire	378,657.00	277,463.00	357,366.00
American and Foreign Ins.	4,441,946.00	3,668,637.00	4,120,640.00
American Home Fire Assur.	1,682,446.00	1,397,828.00	1,448,172.00
American Ins.	52,425,562.00	37,510,460.00	40,424,409.00
American National Fire	455,768.00	107,956.00	422,737.00
American Union Ins. of N. Y.	840,180.00	644,042.00	714,383.00
Anchor Ins.	2,300,110.00	1,838,754.00	2,144,600.00
Atlantic Fire	31,170.00	17,398.00	-----
Automobile Ins.	37,380,196.00	30,871,485.00	36,675,859.00
Baltimore-American Ins.	5,110,383.00	4,366,838.00	4,647,395.00
Bankers' Fire	157,875.00	149,688.00	352.00
Bankers and Shippers Ins.	5,982,153.00	4,784,586.00	5,564,194.00
Birmingham Fire Ins. Co. of Pa.	688,992.00	403,863.00	520,908.00
Bituminous Fire and Marine	246,014.00	168,846.00	237,689.00
Blue Ridge Ins.	1,029,668.00	375,941.00	508,052.00
Boston Ins.	15,526,527.00	12,066,310.00	14,144,238.00
Buffalo Ins.	4,068,240.00	3,845,545.00	3,715,539.00
Caledonian-American Ins.	76,919.00	985,712.00	477,617.00
Calumet Ins.	3,803,969.00	3,153,418.00	3,507,740.00
Calvert Fire	12,557,907.00	6,287,675.00	12,262,503.00
Camden Fire Ins. Asso.	16,370,932.00	12,995,407.00	14,375,477.00
Capitol Fire Ins. Co. of California	1,142,427.00	976,175.00	1,063,860.00
Carolina Ins.	2,014,536.00	1,717,242.00	1,820,895.00
Central Union Ins.	471,272.00	310,455.00	406,070.00
Central Surety Fire Corpo.	24,021.00	402,538.00	-----
Charter Oak Fire	1,374,732.00	1,316,801.00	1,296,431.00
Citizens Ins.	1,491,793.00	1,207,113.00	1,364,859.00
City of New York Ins.	4,073,270.00	3,316,539.00	3,515,286.00
Columbia Fire Ins.	1,799,588.00	1,480,739.00	1,513,217.00
Columbia Ins. Co. of N. Y.	2,314,716.00	2,213,116.00	2,162,923.00
Commerce Ins.	4,142,352.00	3,422,831.00	3,780,210.00
Commercial Union Fire	3,138,447.00	2,613,568.00	2,973,386.00
Commonwealth Ins.	4,512,907.00	3,955,187.00	4,131,102.00
Concordia Fire	4,347,953.00	3,421,848.00	4,013,644.00
Connecticut Fire	16,076,703.00	13,001,045.00	14,818,587.00
Continental Ins.	60,640,003.00	47,509,938.00	50,983,678.00
County Fire	1,625,903.00	1,418,090.00	1,463,070.00
Detroit Fire and Marine	2,598,732.00	2,213,848.00	2,377,520.00
Dixie Fire	252,535.00	502,921.00	83,743.00
Dubuque Fire and Marine	3,086,180.00	3,828,862.00	2,526,431.00
Eagle Fire of N. Y.	873,538.00	954,424.00	781,196.00
East and West Ins.	3,458,980.00	2,356,259.00	2,842,944.00
Empire State Ins.	3,463,588.00	3,297,953.00	3,242,912.00
Employers' Fire	7,233,907.00	6,478,195.00	6,934,474.00
Equitable Fire and Marine	3,294,815.00	2,571,398.00	2,963,717.00
Equitable Fire	433,898.00	340,379.00	368,440.00
Eureka-Security Fire & Marine	6,021,457.00	4,937,996.00	5,433,563.00
Export Ins.	683,134.00	610,101.00	270,158.00
Federal Ins.	14,275,412.00	9,777,353.00	13,061,272.00
Federal Union Ins.	2,540,499.00	2,200,884.00	2,405,409.00
Fidelity and Guaranty Fire Corpo.	14,016,377.00	10,776,573.00	13,432,985.00

No. I

ADMITTED ASSETS, TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES OF FIRE, MARINE AND IN THIS STATE) FOR YEAR ENDING DECEMBER 31, 1947

COMPANIES

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves	Capital Stock	Net Surplus
\$ 24,102,218.00	\$ 10,455,145.00	\$ 65,979,416.00	\$ 5,000,000.00	\$ 10,000,000.00	\$ 20,475,729.00
6,764,940.00	22,497,014.00	16,370,241.00	-----	3,000,000.00	3,126,779.00
497,520.00	3,961,483.00	1,574,869.00	-----	1,000,000.00	1,886,615.00
1,371,705.00	7,814,288.00	3,978,618.00	-----	1,200,000.00	2,734,670.00
4,877,901.00	18,087,492.00	11,640,749.00	1,446,743.00	1,000,000.00	4,000,000.00
786,468.00	2,980,422.00	1,461,794.00	-----	300,000.00	1,218,628.00
2,487,225.00	13,596,804.00	6,502,788.00	-----	3,000,000.00	4,094,016.00
2,203,705.00	7,722,905.00	4,909,659.00	4,777.00	600,000.00	2,208,470.00
931,267.00	2,246,907.00	1,283,835.00	-----	500,000.00	463,072.00
2,347,314.00	10,389,899.00	6,777,557.00	-----	1,000,000.00	2,612,342.00
162,255.00	2,586,742.00	465,293.00	-----	750,000.00	1,371,450.00
5,084,487.00	38,904,356.00	17,463,505.00	-----	5,000,000.00	16,440,251.00
6,524,585.00	22,043,516.00	16,030,306.00	-----	1,500,000.00	4,513,210.00
310,976.00	969,443.00	610,500.00	-----	250,000.00	108,943.00
98,873.00	867,582.00	455,082.00	12,500.00	250,000.00	150,000.00
1,748,596.00	11,051,805.00	5,289,511.00	142,590.00	1,500,000.00	4,119,704.00
655,282.00	4,309,651.00	1,683,466.00	-----	1,000,000.00	1,626,184.00
19,255,653.00	78,280,451.00	50,522,522.00	-----	5,000,000.00	22,757,929.00
63,016.00	3,376,378.00	538,253.00	-----	1,000,000.00	1,838,125.00
198,483.00	4,334,340.00	1,208,919.00	35,305.00	1,000,000.00	2,090,116.00
884,274.00	4,261,548.00	2,061,081.00	50,000.00	1,000,000.00	1,150,467.00
13,878,822.00	749,541.00	139,135.00	-----	250,000.00	360,407.00
2,030,199.00	53,238,585.00	36,558,901.00	2,850,000.00	5,000,000.00	8,829,684.00
-----	9,263,474.00	5,261,095.00	-----	1,500,000.00	2,502,379.00
-----	287,698.00	14,887.00	-----	200,000.00	72,811.00
2,119,651.00	9,788,938.00	6,386,719.00	-----	1,000,000.00	2,402,219.00
146,045.00	2,929,362.00	687,583.00	-----	1,000,000.00	1,241,779.00
82,626.00	532,238.00	149,870.00	82,368.00	200,000.00	100,000.00
224,914.00	646,760.00	347,037.00	-----	200,000.00	99,723.00
5,266,037.00	34,356,825.00	16,618,687.00	-----	3,000,000.00	14,738,138.00
1,671,595.00	8,338,208.00	4,886,989.00	700,000.00	1,000,000.00	1,751,219.00
457,023.00	1,864,289.00	1,019,127.00	-----	500,000.00	345,161.00
1,227,784.00	6,910,840.00	4,143,187.00	31,000.00	1,000,000.00	1,736,654.00
4,468,050.00	13,806,541.00	10,186,098.00	159,140.00	1,000,000.00	2,461,313.00
6,469,887.00	23,887,286.00	16,525,907.00	-----	2,500,000.00	4,861,379.00
459,363.00	3,362,906.00	1,336,717.00	68,552.00	1,000,000.00	957,637.00
813,465.00	3,436,118.00	1,965,543.00	-----	500,000.00	970,575.00
96,262.00	2,237,235.00	664,994.00	23,045.00	500,000.00	1,049,196.00
-----	571,724.00	1,114.00	-----	250,000.00	320,610.00
524,328.00	4,276,038.00	1,695,975.00	-----	1,000,000.00	1,530,063.00
543,614.00	4,547,834.00	1,146,411.00	-----	1,000,000.00	2,401,423.00
1,537,559.00	7,239,467.00	4,085,058.00	-----	1,500,000.00	1,654,409.00
731,212.00	4,910,576.00	1,695,999.00	-----	1,000,000.00	2,214,577.00
1,046,478.00	4,423,604.00	2,771,563.00	131,236.00	1,000,000.00	520,806.00
1,706,836.00	9,486,156.00	4,572,593.00	387,618.00	1,000,000.00	3,525,945.00
1,158,027.00	4,845,854.00	3,386,465.00	-----	1,000,000.00	459,389.00
1,764,096.00	10,096,406.00	5,236,949.00	-----	1,000,000.00	3,859,457.00
1,592,409.00	7,059,197.00	4,831,110.00	-----	1,000,000.00	1,228,037.00
6,105,011.00	34,133,628.00	16,941,184.00	-----	2,000,000.00	15,192,444.00
21,869,340.00	170,696,143.00	63,015,289.00	-----	20,000,000.00	87,680,855.00
621,136.00	3,610,627.00	1,596,514.00	-----	1,000,000.00	1,014,113.00
1,081,396.00	5,800,603.00	2,539,514.00	-----	1,000,000.00	2,261,089.00
635,606.00	2,630,795.00	198,451.00	-----	1,000,000.00	1,432,344.00
1,882,030.00	6,794,203.00	4,392,743.00	-----	1,150,000.00	1,251,460.00
487,231.00	2,559,957.00	1,178,288.00	-----	1,000,000.00	381,669.00
1,060,055.00	6,079,769.00	3,719,862.00	-----	1,000,000.00	1,359,908.00
1,691,235.00	5,841,974.00	3,984,246.00	-----	1,000,000.00	857,728.00
3,133,893.00	11,446,207.00	7,828,939.00	617,269.00	1,000,000.00	2,000,000.00
1,221,002.00	10,121,552.00	3,368,900.00	-----	1,000,000.00	5,752,651.00
113,038.00	1,619,037.00	484,516.00	49,507.00	300,000.00	785,014.00
2,172,258.00	10,125,040.00	7,057,857.00	-----	1,000,000.00	2,067,183.00
32,891.00	1,458,407.00	372,287.00	-----	500,000.00	586,120.00
4,564,237.00	38,063,705.00	16,675,104.00	2,427,060.00	4,000,000.00	14,961,541.00
1,045,961.00	5,256,771.00	3,099,268.00	84,465.00	1,000,000.00	1,073,038.00
5,348,199.00	22,254,538.00	14,623,214.00	-----	2,000,000.00	5,631,324.00

TABLE No. I

STOCK

FIRE COMPANIES OF THE U. S. 1947	Total Income	Total Disbursements	Net Premiums Received
Fidelity-Phenix Fire.....	\$ 49,393,633.00	\$ 39,629,156.00	\$ 41,959,460.00
Fire Association of Phila.....	20,453,996.00	17,089,738.00	18,382,346.00
Fireman's Fund Ins.....	64,372,022.00	44,410,653.00	54,039,441.00
Firemen's Ins.....	42,701,885.00	32,135,688.00	34,402,659.00
First National Ins. Co. of America.....	3,317,731.00	1,658,060.00	2,223,603.00
Franklin National Ins. Co. of N. Y.....	1,430,309.00	1,091,844.00	1,201,393.00
Franklin Fire Ins. Co. of Penn.....	17,080,691.00	14,533,622.00	15,270,236.00
Fulton Fire.....	77,254.00	28,193.00	-----
Georgia Home.....	2,072,809.00	1,768,431.00	1,877,599.00
General Ins. Co. of America.....	28,384,472.00	19,267,547.00	22,072,302.00
General Exchange Ins. Corpo.....	30,995,708.00	21,051,151.00	29,956,376.00
Gibraltar Fire and Marine.....	2,859,822.00	2,423,949.00	2,541,543.00
Girard Fire and Marine.....	4,468,360.00	3,538,410.00	4,013,644.00
Glens Falls Ins.....	30,009,585.00	19,978,069.00	21,421,190.00
Globe and Republic Ins. Co. of Amer.....	5,646,220.00	5,733,980.00	4,872,481.00
Globe and Rutgers Fire.....	8,538,569.00	7,115,901.00	7,041,422.00
Granite State Fire.....	4,399,500.00	3,606,605.00	3,860,625.00
Great American Ins.....	39,727,718.00	32,749,489.00	36,540,563.00
Hanover Fire.....	20,652,408.00	16,490,461.00	17,497,409.00
Hartford Fire.....	107,666,977.00	85,217,507.00	101,206,071.00
Home Ins.....	123,840,559.00	103,938,995.00	114,750,086.00
Home Fire and Marine.....	11,999,075.00	8,146,006.00	10,132,395.00
Homeland Ins. Co. of Amer.....	2,524,241.00	2,296,060.00	2,330,678.00
Homestead Fire.....	2,561,171.00	2,145,127.00	2,304,154.00
Imperial Assurance.....	2,817,462.00	2,694,004.00	2,658,728.00
Industrial Ins.....	5,671,504.00	3,323,390.00	4,138,155.00
Insurance Co. of North America.....	86,491,126.00	66,193,110.00	77,621,608.00
Insurance Co. of State of Penn.....	3,232,811.00	2,799,918.00	2,750,929.00
Jersey Ins. Co. of N. Y.....	3,785,017.00	3,051,263.00	3,554,901.00
Kansas City Fire and Marine.....	1,868,435.00	1,338,219.00	542,657.00
Louisville Fire and Marine.....	1,284,837.00	1,801,910.00	974,196.00
Lumbermen's Ins.....	3,148,821.00	2,751,603.00	2,863,439.00
Manhattan Fire and Marine.....	1,875,803.00	1,900,606.00	1,735,141.00
Manufacturers Fire.....	1,767,261.00	1,774,856.00	1,679,842.00
Massachusetts Fire and Marine.....	2,976,871.00	1,972,024.00	2,773,567.00
Mechanics and Traders.....	2,787,261.00	2,354,877.00	2,603,019.00
Mercantile Ins. Co. of Amer.....	4,282,707.00	3,925,670.00	3,919,754.00
Merchants' Fire Assur. Corpo. of N. Y.....	8,547,587.00	7,047,515.00	7,547,940.00
Mercury Ins.....	9,009,290.00	6,786,769.00	8,605,131.00
Michigan Fire and Marine.....	4,128,888.00	3,517,738.00	3,855,738.00
Milwaukee Mechanics Ins.....	11,681,287.00	9,609,211.00	10,894,175.00
Minneapolis Fire and Marine.....	264,412.00	44,632.00	-----
Monarch Fire.....	1,720,178.00	1,884,978.00	1,606,126.00
Motors Ins. Corpo.....	7,329,346.00	3,931,220.00	7,173,224.00
National Fire.....	37,158,374.00	32,876,197.00	35,040,639.00
National-Ben Franklin Fire.....	4,380,370.00	3,463,832.00	4,013,644.00
National Liberty Ins. Co. of Amer.....	15,218,334.00	13,066,525.00	13,865,695.00
National Surety Marine Ins.....	2,657,910.00	2,432,929.00	2,513,333.00
National Union Fire.....	27,564,589.00	18,974,470.00	21,526,292.00
Newark Fire.....	8,174,132.00	7,064,420.00	7,665,136.00
New Brunswick Fire.....	4,102,687.00	3,570,080.00	3,759,570.00
New England Fire.....	1,093,496.00	910,020.00	963,765.00
New Hampshire Fire.....	14,613,744.00	12,096,762.00	12,522,303.00
New York Fire.....	5,488,263.00	5,455,427.00	4,872,481.00
New York Underwriters Ins.....	5,752,529.00	4,457,276.00	5,318,299.00
Niagara Fire.....	20,617,946.00	15,893,893.00	18,229,441.00
North Carolina Home Ins.....	106,109.00	178,943.00	-----
Northern Ins. of N. Y.....	9,674,710.00	8,205,937.00	9,102,340.00
North River.....	15,551,345.00	12,628,193.00	14,111,916.00
Northwestern National Ins.....	10,140,068.00	8,399,304.00	9,137,543.00
Northwestern Fire and Marine.....	1,477,256.00	1,398,111.00	1,298,096.00
Ohio Farmers Ins.....	5,732,439.00	4,961,248.00	5,377,036.00
Ohio Ins. Co.....	1,474,655.00	951,836.00	1,306,730.00
Old Colony Ins.....	6,641,661.00	5,237,153.00	6,061,816.00
Orient.....	3,296,372.00	2,804,171.00	3,091,013.00

—Continued

COMPANIES—CONTINUED

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves	Capital Stock	Net Surplus
18,306,658.00	141,143,999.00	52,679,704.00	-----	15,000,000.00	73,464,296.00
8,112,622.00	35,328,083.00	23,214,308.00	-----	2,400,000.00	9,713,774.00
21,411,427.00	122,808,101.00	79,285,063.00	400,000.00	5,282,100.00	37,840,938.00
13,649,220.00	70,714,753.00	47,181,263.00	-----	13,500,000.00	10,033,490.00
665,220.00	5,525,128.00	3,091,041.00	-----	1,000,000.00	1,434,087.00
522,381.00	5,899,008.00	1,583,564.00	-----	1,000,000.00	3,215,445.00
6,729,316.00	28,724,222.00	17,855,484.00	-----	3,000,000.00	7,868,739.00
-----	2,006,888.00	12,000.00	-----	1,000,000.00	994,888.00
827,350.00	3,730,973.00	2,159,562.00	-----	500,000.00	1,071,411.00
8,303,273.00	46,425,477.00	28,346,760.00	-----	1,400,000.00	16,678,717.00
9,399,745.00	37,854,954.00	21,380,810.00	4,247,483.00	4,000,000.00	8,226,662.00
1,125,679.00	4,894,096.00	2,868,217.00	-----	1,000,000.00	1,025,987.00
1,592,409.00	7,408,600.00	5,262,815.00	-----	1,000,000.00	1,145,786.00
9,672,069.00	48,658,884.00	28,821,145.00	1,604,994.00	3,250,000.00	14,982,745.00
2,718,577.00	8,510,660.00	6,351,619.00	-----	1,000,000.00	1,159,041.00
3,431,192.00	16,186,893.00	9,193,312.00	-----	1,960,095.00	5,053,485.00
1,757,301.00	6,858,241.00	4,690,040.00	-----	1,000,000.00	1,168,201.00
15,064,081.00	79,021,454.00	41,189,149.00	-----	8,150,000.00	29,682,305.00
7,967,082.00	33,609,407.00	22,863,926.00	500,000.00	4,000,000.00	6,245,480.00
40,623,210.00	208,875,711.00	112,256,672.00	9,619,040.00	12,000,000.00	75,000,000.00
49,672,550.00	193,896,658.00	127,214,570.00	-----	15,000,000.00	51,682,088.00
4,014,643.00	19,298,998.00	13,523,871.00	400,000.00	1,000,000.00	4,375,127.00
1,098,825.00	5,159,858.00	2,925,190.00	-----	1,000,000.00	1,234,668.00
1,026,908.00	4,351,730.00	2,515,135.00	-----	1,000,000.00	836,595.00
1,289,063.00	5,285,123.00	3,386,478.00	134,750.00	1,000,000.00	763,896.00
500,513.00	4,669,654.00	3,590,886.00	-----	400,000.00	678,768.00
29,550,709.00	212,719,796.00	91,798,034.00	20,921,762.00	15,000,000.00	85,000,000.00
1,329,008.00	5,834,394.00	3,428,114.00	-----	1,000,000.00	1,406,280.00
1,356,363.00	6,444,147.00	4,058,955.00	-----	1,000,000.00	1,385,191.00
104,433.00	3,233,672.00	1,128,957.00	-----	1,000,000.00	1,104,715.00
665,201.00	2,665,122.00	890,948.00	-----	1,000,000.00	774,174.00
1,273,328.00	6,948,306.00	3,641,910.00	-----	1,000,000.00	2,306,396.00
976,302.00	3,462,986.00	2,421,990.00	10,000.00	1,000,000.00	930,996.00
899,802.00	3,435,825.00	1,822,004.00	-----	1,000,000.00	613,821.00
716,369.00	4,890,344.00	2,529,514.00	-----	1,000,000.00	1,360,830.00
1,131,826.00	7,759,263.00	3,253,125.00	100,000.00	1,000,000.00	3,406,138.00
1,853,271.00	9,471,568.00	5,157,389.00	-----	1,000,000.00	3,314,178.00
2,807,968.00	26,832,842.00	9,831,290.00	1,000,000.00	3,000,000.00	13,001,553.00
3,235,807.00	12,457,454.00	8,693,838.00	-----	2,000,000.00	1,763,616.00
1,777,758.00	6,882,503.00	4,351,552.00	67,598.00	1,000,000.00	1,463,353.00
4,322,253.00	18,697,240.00	13,129,425.00	-----	2,000,000.00	3,567,815.00
-----	3,843,061.00	1,051,453.00	-----	1,000,000.00	1,791,608.00
1,040,317.00	3,800,204.00	2,219,853.00	49,908.00	819,336.00	711,107.00
2,023,775.00	10,212,954.00	5,333,983.00	172,521.00	1,500,000.00	3,206,450.00
15,236,113.00	68,678,231.00	44,068,987.00	1,500,000.00	5,000,000.00	18,109,245.00
1,592,409.00	6,933,941.00	4,829,357.00	-----	1,000,000.00	1,104,584.00
6,070,944.00	28,346,423.00	16,047,437.00	-----	4,000,000.00	8,298,985.00
1,255,485.00	4,335,552.00	2,671,660.00	-----	1,000,000.00	663,892.00
9,336,944.00	38,899,456.00	27,606,374.00	-----	2,000,000.00	9,383,082.00
3,324,148.00	16,207,917.00	9,868,350.00	197,510.00	2,000,000.00	4,142,057.00
1,662,393.00	6,686,319.00	4,241,159.00	-----	1,000,000.00	1,445,161.00
444,439.00	3,403,695.00	1,093,513.00	43,735.00	1,000,000.00	1,266,446.00
5,596,132.00	25,184,341.00	16,906,272.00	-----	3,000,000.00	5,278,069.00
2,718,577.00	9,718,241.00	6,321,955.00	-----	1,000,000.00	2,396,255.00
2,000,637.00	13,340,509.00	5,621,201.00	400,000.00	2,000,000.00	5,319,308.00
7,055,417.00	44,614,420.00	19,340,254.00	-----	5,000,000.00	20,274,167.00
-----	1,520,121.00	24,000.00	-----	500,000.00	996,121.00
3,603,391.00	17,149,690.00	10,455,221.00	85,000.00	1,000,000.00	5,609,469.00
5,794,751.00	36,761,256.00	18,295,432.00	-----	2,000,000.00	16,465,825.00
3,227,094.00	24,330,049.00	12,664,440.00	1,500,000.00	2,000,000.00	8,165,610.00
638,137.00	3,710,486.00	1,336,093.00	172,500.00	1,000,000.00	1,201,894.00
2,252,721.00	10,251,919.00	6,478,278.00	600,000.00	-----	3,173,641.00
486,302.00	2,283,826.00	1,044,867.00	38,959.00	500,000.00	700,000.00
2,256,873.00	14,867,617.00	7,025,657.00	-----	1,000,000.00	6,841,969.00
1,223,793.00	7,768,015.00	4,165,120.00	27,000.00	1,000,000.00	2,575,894.00

TABLE No. I

STOCK

FIRE COMPANIES OF THE U. S. 1947	Total Income	Total Disbursements	Net Premiums Received
Pacific Fire.....	\$ 6,772,854.00	\$ 5,482,629.00	\$ 6,336,998.00
Pacific National Fire.....	8,843,759.00	7,108,615.00	7,793,397.00
Paramount Fire.....	283,974.00	101,851.00	267,583.00
Patriotic Ins.....	2,291,445.00	2,118,488.00	2,170,795.00
Paul Revere Fire.....	2,568,048.00	2,159,667.00	2,251,110.00
Pennsylvania Fire.....	10,282,675.00	8,541,859.00	9,354,241.00
Philadelphia Fire and Marine.....	13,209,004.00	10,490,145.00	11,857,326.00
Philadelphia National Ins.....	1,464,252.00	1,179,827.00	1,193,099.00
Phoenix Ins.....	27,368,799.00	22,346,684.00	24,556,515.00
Piedmont Fire.....	5,164,217.00	3,803,343.00	4,478,717.00
Planet Ins.....	1,322,645.00	804,909.00	984,517.00
Potomac Ins.....	6,059,775.00	3,994,193.00	4,314,512.00
Providence-Washington Ins.....	22,834,164.00	16,683,194.00	19,301,399.00
Provident Fire.....	1,876,202.00	1,913,776.00	1,640,087.00
Quaker City Fire and Marine.....	2,075,340.00	1,673,528.00	1,684,102.00
Queen Ins. Co. of Amer.....	20,891,220.00	18,063,121.00	19,638,756.00
Reliance Ins. Co. of Phila.....	2,213,011.00	1,836,516.00	1,909,959.00
Resolute Fire.....	5,817,838.00	3,389,600.00	5,541,359.00
Rhode Island Ins.....	6,576,645.00	5,304,463.00	2,881,152.00
Richmond Ins. Co. of N. Y.....	1,680,211.00	1,643,545.00	1,302,246.00
Rochester American Ins.....	2,651,933.00	2,194,381.00	2,377,520.00
Safeguard Ins.....	1,535,560.00	1,186,342.00	1,287,922.00
St. Louis Fire and Marine.....	1,183,747.00	786,618.00	885,998.00
St. Paul Fire and Marine.....	41,910,152.00	32,704,059.00	38,692,274.00
Seaboard Fire and Marine.....	2,180,235.00	2,098,931.00	2,004,140.00
Seaboard Ins.....	1,002,998.00	860,905.00	943,690.00
Security Ins.....	12,751,789.00	10,993,117.00	11,268,097.00
Sentinel Fire.....	1,115,754.00	930,963.00	962,063.00
Service Fire Ins. Co. of N. Y.....	20,610,777.00	9,413,606.00	20,052,432.00
South Carolina Ins.....	1,498,134.00	1,105,216.00	1,289,992.00
Southeastern Fire.....	1,144,590.00	495,835.00	1,091,725.00
Southern Fire.....	1,693,618.00	1,203,238.00	1,581,553.00
Springfield Fire and Marine.....	40,343,537.00	30,103,829.00	32,775,811.00
Standard Fire.....	5,307,939.00	3,959,585.00	4,932,840.00
Standard Ins. Co. of N. Y.....	9,581,234.00	7,980,089.00	9,261,204.00
Star Ins. Co. of Amer.....	5,997,543.00	5,174,897.00	5,681,823.00
State Farm Fire.....	2,779,924.00	2,275,963.00	2,704,037.00
Stuyvesant Ins.....	4,676,634.00	2,367,964.00	4,471,240.00
Sun Underwriters Ins.....	1,428,263.00	1,273,340.00	1,342,279.00
Transcontinental.....	1,439,611.00	1,093,389.00	1,201,393.00
Travelers Fire.....	33,494,729.00	29,740,065.00	32,344,566.00
Underwriters Ins.....	482,298.00	158,868.00	310,448.00
United Firemen's Ins. Co. of Phila.....	2,918,292.00	2,835,820.00	2,672,774.00
United States Fire.....	24,193,238.00	20,296,693.00	22,096,693.00
Vigilant Ins.....	2,569,325.00	1,748,732.00	2,451,172.00
Virginia Fire and Marine.....	2,496,600.00	2,307,022.00	2,351,790.00
Westchester Fire.....	15,934,499.00	13,134,611.00	14,683,446.00
Western National Ins.....	3,770,556.00	3,024,084.00	3,377,465.00
Wm. Penn. Fire.....	3,675,457.00	1,941,412.00	1,439,430.00
World Fire and Marine.....	5,277,350.00	4,299,325.00	4,989,473.00
Zurich Fire Ins. Co. of N. Y.....	1,396,438.00	1,071,542.00	1,332,875.00
Totals.....	\$1,883,938,144.00	\$1,483,985,563.00	\$1,666,390,177.00

—Continued

COMPANIES—CONTINUED

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves	Capital Stock	Net Surplus
\$ 2,420,563.00	\$ 11,767,129.00	\$ 7,401,511.00	\$ -----	\$ 1,000,000.00	\$ 3,365,618.00
2,899,386.00	18,686,581.00	11,025,632.00	2,762,550.00	1,250,000.00	3,648,399.00
72,419.00	1,162,724.00	447,924.00	-----	300,000.00	414,800.00
1,081,185.00	4,295,996.00	2,292,213.00	-----	1,000,000.00	1,003,783.00
991,906.00	5,064,904.00	2,612,369.00	-----	1,000,000.00	1,452,535.00
3,656,914.00	21,457,425.00	12,581,497.00	-----	1,000,000.00	7,875,928.00
5,309,402.00	37,010,030.00	14,509,875.00	2,500,155.00	5,000,000.00	15,000,000.00
529,855.00	4,067,143.00	1,530,969.00	-----	1,000,000.00	1,536,174.00
10,116,875.00	83,579,542.00	29,044,406.00	8,000,000.00	6,000,000.00	40,535,137.00
1,851,495.00	7,238,614.00	4,840,549.00	-----	1,000,000.00	1,398,065.00
225,068.00	3,151,753.00	1,054,347.00	-----	1,000,000.00	1,097,405.00
1,772,554.00	10,178,209.00	5,663,159.00	300,000.00	1,500,000.00	2,715,049.00
7,958,469.00	31,513,127.00	19,251,797.00	300,000.00	4,000,000.00	7,961,330.00
1,101,997.00	4,188,079.00	2,307,055.00	-----	1,000,000.00	881,024.00
800,027.00	2,838,061.00	1,886,840.00	-----	500,000.00	451,220.00
8,526,258.00	37,679,074.00	25,890,911.00	564,492.00	5,000,000.00	6,313,671.00
848,172.00	5,861,833.00	2,536,875.00	-----	1,000,000.00	2,324,958.00
1,619,222.00	4,339,324.00	3,710,981.00	-----	250,000.00	378,343.00
2,816,669.00	14,067,525.00	10,672,508.00	-----	1,000,000.00	2,395,016.00
804,606.00	6,760,188.00	2,590,597.00	-----	1,000,000.00	3,169,590.00
1,081,395.00	6,471,767.00	2,539,514.00	-----	1,000,000.00	2,932,253.00
509,743.00	4,076,967.00	1,806,856.00	11,250.00	1,000,000.00	1,258,860.00
254,732.00	1,778,325.00	1,119,554.00	-----	250,000.00	408,771.00
15,722,453.00	79,502,564.00	39,325,094.00	-----	10,000,000.00	30,177,470.00
1,064,232.00	4,099,436.00	2,667,079.00	432,358.00	1,000,000.00	432,358.00
408,414.00	2,472,464.00	1,194,108.00	44,442.00	600,000.00	633,914.00
5,388,583.00	20,791,755.00	14,438,566.00	-----	2,500,000.00	3,853,188.00
443,987.00	3,430,587.00	1,095,692.00	39,457.00	1,000,000.00	1,295,438.00
6,429,628.00	23,259,795.00	16,665,315.00	-----	2,000,000.00	4,594,480.00
497,690.00	2,405,028.00	1,317,041.00	87,988.00	400,000.00	600,000.00
277,123.00	1,154,671.00	793,367.00	-----	200,000.00	161,304.00
483,644.00	3,372,346.00	1,830,168.00	-----	500,000.00	1,042,178.00
15,111,395.00	62,248,326.00	37,652,015.00	659,021.00	7,000,000.00	16,937,290.00
1,633,385.00	10,648,144.00	6,577,541.00	500,000.00	1,000,000.00	2,570,602.00
4,029,846.00	13,410,563.00	10,161,173.00	-----	1,500,000.00	1,749,390.00
2,476,616.00	10,025,788.00	7,173,760.00	169,153.00	1,000,000.00	1,682,874.00
953,608.00	3,819,966.00	2,379,191.00	-----	300,000.00	1,140,775.00
1,713,383.00	4,987,879.00	4,081,916.00	-----	625,000.00	280,963.00
621,948.00	2,478,304.00	1,477,204.00	-----	600,000.00	401,099.00
522,381.00	5,881,430.00	1,584,862.00	100,000.00	1,000,000.00	3,196,568.00
12,738,608.00	49,865,328.00	40,772,957.00	750,783.00	2,000,000.00	6,341,587.00
32,998.00	879,388.00	234,455.00	50,000.00	250,000.00	344,933.00
1,439,730.00	5,382,324.00	3,500,068.00	94,139.00	1,000,000.00	788,117.00
9,603,526.00	58,410,507.00	30,830,841.00	-----	2,000,000.00	25,579,666.00
929,041.00	6,691,007.00	2,920,247.00	-----	1,000,000.00	2,770,760.00
1,099,900.00	4,463,085.00	2,735,040.00	71,187.00	1,000,000.00	656,858.00
6,145,614.00	32,065,198.00	19,262,008.00	-----	1,000,000.00	11,803,193.00
1,338,214.00	9,047,960.00	4,641,386.00	400,000.00	1,000,000.00	3,006,574.00
803,862.00	7,180,576.00	5,531,151.00	-----	1,000,000.00	649,425.00
2,104,241.00	10,359,959.00	5,092,812.00	-----	1,000,000.00	4,267,147.00
470,111.00	3,143,438.00	974,748.00	-----	1,000,000.00	1,168,690.00
\$ 696,243,089.00	\$3,584,458,221.00	\$1,986,519,163.00	\$ 76,032,910.00	\$364,586,531.00	\$1,157,751,979.00

TABLE No. I

COMPANIES OF

Stock Fire Companies of Other Countries 1947	Total Income	Total Disbursements	Net Premiums Received
Atlas Assurance Co., Ltd.....	\$ 6,452,149.00	\$ 5,885,303.00	\$ 6,099,786.00
British American Assurance.....	1,923,422.00	1,405,684.00	1,705,528.00
British General Ins. Co., Ltd.....	937,806.00	765,473.00	832,707.00
Caledonian Ins.....	5,996,992.00	4,431,596.00	3,751,476.00
Century Ins. Co., Ltd.....	3,836,923.00	3,232,127.00	3,472,573.00
Commercial Union Assurance Co., Ltd.....	14,851,925.00	12,163,105.00	13,524,222.00
Halifax Ins.....	1,195,332.00	1,292,381.00	1,082,742.00
Law Union and Rock Ins. Co., Ltd.....	1,242,801.00	1,017,618.00	1,066,820.00
Liverpool and London and Globe Ins. Co., Ltd.....	17,588,940.00	15,879,902.00	16,502,650.00
London Assurance.....	7,582,631.00	6,866,352.00	6,829,499.00
London and Lancashire Ins. Co., Ltd.....	5,532,230.00	4,567,836.00	4,962,722.00
London and Scottish Assur. Corpo., Ltd.....	1,098,477.00	880,282.00	1,022,196.00
Netherlands Ins.....	2,675,532.00	2,082,542.00	1,624,829.00
North British and Mercantile Ins. Co., Ltd.....	11,979,197.00	10,906,804.00	10,817,858.00
Northern Assurance Co., Ltd.....	8,825,126.00	7,826,591.00	7,224,701.00
Norwich Union Fire Ins. Society, Ltd.....	4,723,310.00	4,953,971.00	3,833,163.00
Ocean Marine Ins. Co., Ltd.....	790,647.00	566,540.00	748,664.00
Pacific Coast Fire.....	937,965.00	775,554.00	868,143.00
Palatine Ins. Co., Ltd.....	2,321,653.00	1,945,290.00	2,155,891.00
Pearl Assurance Co., Ltd.....	7,149,316.00	5,781,960.00	6,373,351.00
Phoenix Assurance Co., Ltd.....	6,980,008.00	6,206,065.00	5,832,195.00
Royal Ins. Co., Ltd.....	19,942,113.00	18,280,222.00	17,792,781.00
Royal Exchange Assur.....	6,034,029.00	5,271,611.00	4,980,853.00
Scottish Union and National Ins.....	6,702,985.00	6,165,664.00	6,315,200.00
Standard Marine Ins. Co., Ltd.....	7,117,671.00	5,866,061.00	6,511,324.00
State Assurance Co., Ltd.....	931,763.00	942,138.00	720,417.00
Sun Insurance Office, Ltd.....	9,782,654.00	7,481,529.00	7,759,548.00
Union Assurance Society, Ltd.....	2,077,564.00	1,767,214.00	1,950,482.00
Union Insurance Society of Canton, Ltd.....	5,063,959.00	4,234,978.00	4,491,720.00
Union Marine and General Ins. Co., Ltd.....	3,174,108.00	2,225,177.00	2,789,730.00
Western Assurance.....	3,007,019.00	2,638,313.00	2,823,092.00
Yorkshire Ins. Co., Ltd.....	4,289,491.00	3,520,108.00	2,980,729.00
Totals.....	\$ 182,745,738.00	\$ 157,825,989.00	\$ 159,447,592.00

MUTUAL

MUTUAL FIRE COMPANIES 1947	Total Income	Total Disbursements	Net Premiums Received
Allied American Mutual Fire.....	\$ 3,505,261.00	\$ 2,191,434.00	\$ 3,422,315.00
Arkwright Mutual Fire.....	6,591,031.00	4,428,845.00	6,185,135.00
Atlantic Mutual Fire.....	1,320,882.00	1,115,662.00	1,255,896.00
Automobile.....	1,015,389.00	883,973.00	786,270.00
Badger Mutual Fire.....	1,615,279.00	1,295,132.00	1,475,481.00
Berkshire Mutual Fire.....	1,238,926.00	978,609.00	1,176,593.00
Blackstone Mutual Fire.....	7,126,683.00	4,564,293.00	6,689,724.00
Boston Manufacturers Mutual Fire.....	12,839,772.00	9,067,049.00	11,828,703.00
Cambridge Mutual Fire.....	994,462.00	1,720,340.00	927,195.00
Carolina Mutual.....	344,972.00	254,685.00	317,875.00
Central Manufacturers' Mutual.....	10,603,974.00	7,990,827.00	10,116,422.00
Cotton and Woolen Manufacturers Mutual.....	4,658,662.00	3,141,385.00	4,272,875.00
Employers Mutual Fire.....	1,876,181.00	1,155,733.00	1,806,113.00
Farm Bureau Mutual Fire.....	4,128,291.00	3,313,886.00	3,978,442.00
Firemen's Mutual.....	10,249,530.00	6,759,260.00	9,418,965.00
Grain Dealers National Mutual.....	7,453,228.00	6,116,834.00	7,068,781.00
Grangers Mutual.....	384,082.00	352,154.00	355,291.00
Hardware Dealers Mutual Fire.....	9,180,234.00	7,441,562.00	8,813,106.00
Hardware Mutual Fire (N. Car.).....	259,958.00	166,573.00	236,285.00
Hardware Mutual Ins. Co. of Minn.....	7,891,965.00	6,549,866.00	7,572,078.00

—Continued

FOREIGN COUNTRIES

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves	Statutory Deposits	Net Surplus
\$ 2,920,574.00	\$ 10,448,635.00	\$ 7,397,448.00	\$ -----	\$ 500,000.00	\$ 2,551,188.00
707,104.00	4,049,509.00	1,961,556.00	-----	500,000.00	1,587,953.00
339,125.00	1,732,443.00	1,000,780.00	-----	500,000.00	231,663.00
2,145,225.00	7,547,411.00	6,072,027.00	-----	500,000.00	975,384.00
1,468,643.00	6,932,403.00	4,275,498.00	-----	500,000.00	2,156,905.00
5,177,872.00	22,656,716.00	15,763,075.00	62,000.00	500,000.00	6,331,641.00
599,355.00	2,858,910.00	1,561,666.00	-----	500,000.00	797,245.00
414,969.00	2,750,337.00	1,391,395.00	9,000.00	250,000.00	1,099,942.00
8,306,632.00	29,951,399.00	21,870,930.00	473,834.00	500,000.00	7,006,634.00
3,507,882.00	13,848,405.00	9,004,295.00	20,000.00	500,000.00	4,324,111.00
2,034,600.00	9,393,921.00	6,598,053.00	42,750.00	500,000.00	2,253,118.00
383,295.00	1,990,366.00	970,588.00	-----	250,000.00	769,778.00
975,636.00	3,598,642.00	2,303,807.00	-----	500,000.00	794,835.00
5,324,199.00	20,124,600.00	14,846,750.00	-----	500,000.00	4,777,851.00
4,139,106.00	12,653,740.00	9,724,818.00	-----	500,000.00	2,428,922.00
2,587,660.00	8,029,425.00	6,120,353.00	-----	500,000.00	1,409,973.00
308,537.00	1,973,745.00	973,866.00	-----	250,000.00	749,879.00
367,161.00	2,162,776.00	1,080,208.00	-----	500,000.00	582,568.00
822,696.00	4,184,345.00	2,375,024.00	-----	500,000.00	1,309,321.00
2,168,431.00	14,561,761.00	8,220,358.00	-----	500,000.00	5,841,403.00
3,232,197.00	9,679,084.00	6,937,935.00	22,857.00	500,000.00	2,218,292.00
8,831,820.00	33,941,132.00	23,606,295.00	484,261.00	500,000.00	9,350,576.00
2,692,673.00	9,020,313.00	6,389,431.00	-----	500,000.00	2,130,882.00
2,868,989.00	10,264,413.00	7,673,212.00	62,263.00	500,000.00	2,028,938.00
2,703,756.00	9,695,914.00	6,106,867.00	-----	500,000.00	3,089,047.00
468,688.00	1,760,571.00	1,089,553.00	-----	250,000.00	421,018.00
3,864,200.00	12,695,916.00	9,163,669.00	-----	500,000.00	3,032,247.00
794,178.00	3,366,835.00	2,308,903.00	-----	500,000.00	557,931.00
2,071,506.00	7,766,913.00	5,689,942.00	-----	500,000.00	1,576,971.00
867,073.00	5,717,142.00	3,877,953.00	70,809.00	500,000.00	1,268,379.00
1,446,512.00	6,918,964.00	3,786,013.00	-----	500,000.00	2,632,951.00
1,825,582.00	5,688,952.00	4,045,865.00	-----	250,000.00	1,393,087.00
\$ 76,345,876.00	\$297,865,638.00	\$204,188,133.00	\$ 1,247,774.00	\$ 14,750,000.00	\$ 77,679,733.00

COMPANIES

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves	Guaranty Capital	Net Surplus
\$ 1,110,560.00	\$ 4,375,665.00	\$ 2,972,627.00	\$ 250,000.00	\$ 100,000.00	\$ 1,053,038.00
642,077.00	14,268,005.00	7,201,748.00	-----	-----	7,066,257.00
411,799.00	2,418,581.00	1,378,572.00	-----	349,225.00	690,783.00
154,060.00	5,674,648.00	767,445.00	600,000.00	250,000.00	4,057,203.00
493,942.00	2,829,121.00	2,071,901.00	250,000.00	-----	507,220.00
397,078.00	1,900,766.00	1,330,194.00	40,000.00	-----	530,572.00
663,361.00	14,965,536.00	7,865,159.00	300,000.00	-----	6,800,376.00
1,422,277.00	26,541,379.00	15,007,906.00	-----	-----	11,533,473.00
541,413.00	1,674,845.00	1,173,632.00	-----	-----	501,212.00
79,201.00	790,665.00	312,696.00	-----	-----	477,969.00
3,396,998.00	16,340,823.00	11,603,318.00	500,000.00	-----	4,237,505.00
472,66.600	10,101,177.00	5,114,938.00	-----	-----	4,986,240.00
558,080.00	2,661,521.00	1,626,314.00	250,000.00	-----	785,206.00
1,496,970.00	4,979,200.00	3,435,927.00	368,273.00	325,000.00	850,000.00
1,104,115.00	20,147,766.00	10,591,461.00	700,000.00	-----	8,857,305.00
2,547,057.00	8,174,658.00	6,400,152.00	450,000.00	-----	1,324,505.00
139,622.00	643,854.00	347,328.00	-----	-----	296,527.00
2,811,128.00	14,283,233.00	9,631,102.00	725,000.00	-----	3,927,131.00
66,037.00	647,912.00	203,084.00	-----	-----	444,828.00
2,443,850.00	10,041,293.00	7,402,875.00	500,000.00	-----	2,138,419.00

TABLE No. I

MUTUAL

MUTUAL FIRE COMPANIES 1947	Total Income	Total Disbursements	Net Premiums Received
Harford Mutual Ins.....	2,129,858.00	1,582,232.00	1,973,185.00
Holyoke Mutual Fire.....	1,870,967.00	1,615,900.00	1,692,573.00
Home Mutual Fire.....	586,779.00	469,440.00	551,732.00
Implement Dealers Mutual Fire.....	1,352,095.00	1,155,912.00	1,306,204.00
Indiana Lumbermen's Mutual.....	6,051,682.00	4,567,516.00	5,675,577.00
Lititz Mutual Ins.....	1,187,584.00	954,355.00	1,140,856.00
Lumber Mutual Fire.....	2,484,953.00	2,034,922.00	2,093,374.00
Lumbermen's Mutual Ins.....	4,397,036.00	3,643,988.00	4,197,450.00
Manufacturers Mutual Fire.....	21,387,966.00	14,423,771.00	19,903,556.00
Merchants & Business Men's Mutual Fire.....	1,796,222.00	1,484,543.00	709,107.00
Merrimack Mutual Fire.....	3,223,437.00	2,773,032.00	3,015,803.00
Michigan Millers Mutual Fire.....	5,890,542.00	4,721,742.00	5,346,444.00
Middlesex Mutual Fire.....	2,250,379.00	1,782,037.00	2,082,064.00
Mill Owners Mutual Fire.....	3,410,780.00	3,213,570.00	3,242,844.00
Millers Mutual Fire Ins. Asso. of Ill.....	3,551,237.00	3,205,530.00	3,411,646.00
Millers Mutual Fire (Pa.).....	1,282,136.00	1,040,681.00	1,214,989.00
Millers Mutual Fire (Texas).....	1,919,028.00	1,739,926.00	1,845,007.00
Millers National.....	5,629,270.00	5,411,802.00	5,368,275.00
Mutual Auto Fire.....	1,570,733.00	1,167,117.00	1,541,407.00
Mutual Implement and Hardware.....	10,261,575.00	7,993,844.00	9,865,530.00
National Retailers Mutual.....	5,206,674.00	4,492,440.00	4,975,908.00
New York Central Mutual Fire.....	489,700.00	412,490.00	467,388.00
Norfolk and Dedham Mutual Fire.....	1,483,809.00	1,344,474.00	1,388,407.00
Northwestern Mutual Fire Asso.....	13,341,703.00	10,953,924.00	12,596,881.00
Pawtucket Mutual Fire.....	2,367,611.00	1,896,020.00	2,228,416.00
Penn. Millers Mutual Fire.....	2,495,313.00	1,891,369.00	2,312,112.00
Penn. Lumbermen's Mutual Fire.....	4,340,428.00	3,283,564.00	4,163,832.00
Penn. Mutual Fire.....	682,168.00	515,783.00	626,779.00
Philadelphia Manufacturers Mutual Fire.....	2,452,480.00	1,509,920.00	2,303,701.00
Pioneer Cooperative Fire.....	494,315.00	429,271.00	467,011.00
Preferred Mutual Fire.....	862,453.00	765,603.00	774,818.00
Protection Mutual Fire.....	3,227,212.00	2,016,219.00	3,049,830.00
Traders and Mechanics.....	1,764,489.00	1,321,236.00	1,700,948.00
Union Mutual Fire.....	1,320,228.00	1,494,437.00	1,121,402.00
United Mutual Fire.....	11,599,971.00	8,128,059.00	11,112,810.00
Washington County Fire.....	452,884.00	386,512.00	430,913.00
Western Millers Mutual Fire.....	1,535,025.00	1,328,747.00	1,481,432.00
What Cheer Mutual Fire.....	3,231,345.00	2,328,202.00	3,038,457.00
Totals.....	\$ 229,860,919.00	\$ 178,968,232.00	\$ 218,122,213.00

SHOWING THE INCOME, DISBURSEMENTS, TOTAL ADMITTED ASSETS, AND TOTAL LIABILITIES OF FIRE, MARINE AND INLAND COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1947

MUTUAL COMPANIES OF NORTH CAROLINA

MUTUAL FIRE ASSOCIATIONS OF NORTH CAROLINA—1947	Total Income	Total Disbursements	Total Assets	Total Liabilities
Alamance Farmers Mutual Fire.....				
Cabarrus Mutual Fire.....	\$ 13,266.00	\$ 17,089.00	\$ 28,423.00	\$ -----
Davidson County Mutual.....	28,088.00	17,296.00	38,093.00	-----
Farmers Mutual Fire Asso. of Edgecombe County.....	6,641.00	5,035.00	9,882.00	-----
Gaston County Farmers Mutual Fire.....	13,415.00	8,314.00	52,986.00	-----
Grange Mutual Fire Ins. Asso. of North Carolina, Inc.....	21,876.00	18,649.00	27,416.00	1,476.00
Halifax County Mutual Fire.....	27,675.00	20,701.00	39,183.00	35,229.00
Mecklenburg Farmers Mutual Fire.....	20,404.00	6,900.00	-----	-----
Rowan Mutual Fire.....	24,398.00	20,557.00	10,934.00	1,287.00
Stanly Mutual Fire.....	7,988.00	4,252.00	13,968.00	-----
Totals.....	\$ 163,751.00	\$ 118,793.00	\$ 220,885.00	\$ 37,992.00

—Continued

COMPANIES—CONTINUED

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves	Guaranty Capital	Net Surplus
706,181.00	2,937,191.00	2,134,068.00	-----	-----	803,123.00
618,996.00	4,154,376.00	1,835,693.00	-----	100,000.00	2,128,683.00
273,142.00	990,619.00	490,481.00	-----	-----	500,137.00
656,455.00	1,895,879.00	1,214,763.00	292,625.00	-----	388,491.00
1,876,465.00	7,420,986.00	5,220,677.00	200,000.00	-----	2,000,310.00
367,570.00	2,023,575.00	1,022,490.00	-----	-----	1,001,085.00
909,076.00	5,512,365.00	2,261,602.00	-----	-----	3,250,763.00
1,534,630.00	5,871,424.00	4,318,175.00	503,250.00	-----	1,050,000.00
1,762,557.00	48,054,465.00	24,986,929.00	-----	-----	23,067,536.00
217,430.00	3,579,875.00	752,743.00	125,000.00	-----	2,702,132.00
1,190,161.00	4,691,573.00	3,515,284.00	-----	100,000.00	1,076,289.00
1,933,363.00	7,313,423.00	5,289,709.00	550,000.00	-----	1,473,714.00
675,405.00	4,935,839.00	2,102,503.00	-----	-----	2,833,336.00
1,553,182.00	4,458,578.00	3,430,535.00	381,228.00	-----	646,815.00
1,364,971.00	5,625,893.00	3,081,549.00	200,000.00	-----	2,344,344.00
398,341.00	2,675,871.00	1,105,211.00	400,000.00	-----	1,170,660.00
765,360.00	3,071,841.00	1,931,841.00	390,000.00	-----	750,000.00
2,461,059.00	8,505,456.00	6,352,936.00	1,047,217.00	-----	1,105,303.00
554,548.00	1,487,338.00	968,016.00	25,000.00	-----	494,322.00
3,039,287.00	13,568,238.00	10,018,502.00	500,000.00	-----	3,049,736.00
1,760,102.00	6,704,807.00	5,454,807.00	500,000.00	-----	750,000.00
204,506.00	869,150.00	480,473.00	-----	-----	388,677.00
545,069.00	3,003,930.00	1,726,175.00	-----	-----	1,277,755.00
4,170,429.00	20,098,687.00	15,217,403.00	-----	-----	4,881,284.00
698,316.00	3,794,612.00	2,467,213.00	100,000.00	-----	1,227,399.00
788,678.00	5,716,588.00	2,327,257.00	645,000.00	-----	2,744,331.00
1,422,887.00	7,051,896.00	4,307,294.00	244,602.00	-----	2,500,000.00
169,406.00	1,971,960.00	754,050.00	100,000.00	-----	1,117,910.00
204,635.00	4,990,495.00	2,815,230.00	-----	-----	2,175,266.00
216,419.00	1,195,450.00	482,510.00	-----	-----	712,939.00
340,658.00	2,024,713.00	920,969.00	-----	-----	1,103,744.00
272,536.00	6,560,372.00	3,826,312.00	-----	-----	2,734,060.00
603,360.00	2,243,976.00	1,398,365.00	-----	-----	845,611.00
602,526.00	2,293,272.00	1,626,118.00	500,000.00	-----	167,154.00
3,404,408.00	18,034,949.00	12,583,197.00	1,493,406.00	-----	3,955,346.00
116,759.00	1,010,769.00	700,610.00	-----	-----	310,159.00
538,082.00	1,517,712.00	1,181,291.00	200,000.00	-----	136,421.00
303,376.00	6,477,818.00	3,514,959.00	-----	-----	2,962,860.00
\$ 60,172,622.00	\$397,796,609.00	\$240,256,319.00	\$ 13,330,601.00	\$ 1,224,225.00	\$142,983,464.00

TABLE No. I
COMPANIES OF OTHER

RECIPROCAL COMPANIES 1947	Total Income	Total Disbursements	Net Premiums Received
Affiliated Underwriters.....	\$ 1,469,403.00	\$ 1,237,701.00	\$ 1,258,030.00
American Exchange Underwriters.....	499,952.00	426,983.00	395,068.00
Casualty Reciprocal Exchange.....	4,044,028.00	2,736,180.00	3,611,957.00
Consolidated Underwriters.....	5,843,200.00	5,048,603.00	5,438,017.00
Fireproof-Sprinklered Underwriters.....	193,414.00	134,413.00	166,797.00
Individual Underwriters.....	830,279.00	761,852.00	649,345.00
Lumbermen's Underwriting Alliance.....	3,572,448.00	2,074,031.00	3,330,120.00
Metropolitan Inter Insurers.....	502,918.00	439,391.00	358,223.00
New York Reciprocal Underwriters.....	689,484.00	589,701.00	556,855.00
Reciprocal Exchange.....	856,234.00	732,048.00	774,793.00
Universal Underwriters.....	1,816,111.00	1,311,169.00	1,712,354.00
Warner Reciprocal Insurers.....	1,080,196.00	798,531.00	1,036,039.00
Totals.....	\$ 21,397,667.00	\$ 16,290,603.00	\$ 19,287,598.00

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STATES—(RECIPROCAL)

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Guaranty Fund	Reserves	Net Surplus	Guaranty Fund
\$ 699,101.00	\$ 2,435,737.00	\$ 1,726,589.00	\$ 22,713.00	\$ 620,808.00	\$ 65,628.00
127,035.00	1,690,478.00	563,669.00	206,220.00	899,616.00	20,973.00
1,390,390.00	4,833,791.00	3,889,096.00			944,696.00
2,292,369.00	7,539,149.00	4,177,696.00	1,038,170.00	2,383,283.00	
23,536.00	528,132.00	217,105.00	27,325.00	278,104.00	5,597.00
240,617.00	3,055,415.00	979,122.00	168,864.00	1,866,673.00	40,756.00
1,021,194.00	5,799,863.00	3,055,940.00		2,743,923.00	
135,169.00	1,721,494.00	681,185.00	103,475.00	911,328.00	25,506.00
154,544.00	2,562,863.00	828,655.00	157,706.00	1,544,793.00	31,709.00
329,121.00	1,610,005.00	940,595.00		669,410.00	
318,303.00	1,748,714.00	1,099,724.00		648,989.00	
255,984.00	1,715,504.00	947,014.00		768,490.00	
\$ 6,987,363.00	\$ 35,241,145.00	\$ 19,106,390.00	\$ 1,724,473.00	\$ 13,335,417.00	\$ 1,134,865.00

TABLE No. II—BUSINESS IN NORTH CAROLINA

SHOWING DIRECT WRITINGS, NET PREMIUMS RECEIVED, DIRECT LOSSES PAID (DEDUCTING SALVAGE) AND NET LOSSES INCURRED FOR 1947

STOCK COMPANIES

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Etna—				
Fire.....	\$ 919,247.00	\$ 929,461.00	\$ 436,318.00	\$ 410,478.00
Extended Coverage.....	94,935.00	95,029.00	10,234.00	11,528.00
Tornado, windstorm and cyclone.....	8,059.00	8,229.00	4,423.00	4,360.00
Sprinkler leakage.....	5,226.00	5,106.00	11,286.00	15,828.00
Riot, civil commotion and explosion.....	6,731.00	6,806.00	52,091.00	2,091.00
Earthquake.....	12.00	12.00	-----	-----
Hail.....	127,484.00	126,804.00	47,571.00	47,571.00
Motor vehicles.....	268,470.00	238,312.00	110,490.00	91,152.00
Ocean marine.....	5,759.00	7,345.00	385.00	11,844.00
Inland navigation and transportation.....	106,932.00	116,471.00	25,009.00	43,660.00
Aircraft.....	1,195.00	1,770.00	283.00	283.00
Rain.....	183.00	183.00	500.00	500.00
Agricultural—				
Fire.....	49,172.00	51,142.00	10,464.00	19,029.00
Extended coverage.....	7,744.00	8,015.00	1,202.00	989.00
Tornado, windstorm and cyclone.....	725.00	764.00	280.00	280.00
Sprinkler leakage.....	207.00	216.00	-----	5.00
Riot, civil commotion and explosion.....	280.00	1,653.00	-----	-----
Earthquake.....	99.00	104.00	-----	-----
Motor vehicles.....	15,303.00	15,024.00	14,025.00	17,282.00
Ocean marine.....	96.00	96.00	13.00	39.00
Inland navigation and transportation.....	1,429.00	1,659.00	206.00	866.00
Aircraft.....	493.00	493.00	16.00	-----
Albany—				
Fire.....	40,014.00	21,539.00	15,657.00	9,525.00
Extended coverage.....	4,880.00	2,976.00	850.00	674.00
Tornado, windstorm and cyclone.....	331.00	253.00	43.00	19.00
Sprinkler leakage.....	29.00	34.00	-----	-----
Riot, civil commotion and explosion.....	-----	16.00	-----	-----
Motor vehicles.....	13,228.00	14,221.00	3,263.00	4,768.00
Inland navigation and transportation.....	1,105.00	107.00	10.00	7.00
Allemanina Fire—				
Fire.....	40,939.00	42,686.00	4,166.00	4,841.00
Extended coverage.....	1,578.00	1,498.00	271.00	283.00
Tornado, windstorm and cyclone.....	372.00	396.00	291.00	2,281.00
Sprinkler leakage.....	8.00	22.00	-----	-----
Hail.....	60,985.00	48,788.00	9,323.00	7,458.00
Motor vehicles.....	4,068.00	3,974.00	2,751.00	2,685.00
Inland navigation and transportation.....	72.00	72.00	-----	-----
Aviation.....	409.00	-----	-----	-----
Alliance—				
Fire.....	34,299.00	31,985.00	5,940.00	5,254.00
Extended coverage.....	3,708.00	3,379.00	206.00	1,006.00
Tornado, windstorm and cyclone.....	209.00	206.00	19.00	19.00
Sprinkler leakage.....	507.00	285.00	-----	-----
Riot, civil commotion and explosion.....	973.00	973.00	-----	-----
Hail.....	22,072.00	22,672.00	7,916.00	7,916.00
Motor vehicles.....	3,313.00	3,313.00	867.00	937.00
Ocean marine.....	32.00	32.00	8.00	8.00
Inland navigation and transportation.....	2,132.00	3,297.00	643.00	3,593.00
Allstate Fire—				
Motor vehicles.....	6,963.00	6,963.00	986.00	1,141.00
American Alliance—				
Fire.....	146,035.00	151,108.00	44,841.00	51,143.00
Extended coverage.....	16,357.00	16,528.00	4,450.00	4,318.00
Tornado, windstorm and cyclone.....	1,208.00	1,208.00	1,048.00	1,051.00
Sprinkler leakage.....	169.00	202.00	-----	-----
Riot, civil commotion and explosion.....	181.00	193.00	-----	-----
Hail.....	44,722.00	44,722.00	30,399.00	30,399.00
Motor vehicles.....	12,225.00	12,225.00	5,250.00	5,285.00
Ocean marine.....	1,804.00	23.00	5,175.00	390.00
Inland navigation and transportation.....	4,771.00	4,771.00	1,408.00	1,362.00
Aircraft.....	1,342.00	1,342.00	208.00	208.00
American Automobile—				
Motor vehicles.....	46,844.00	19,822.00	7,892.00	2,438.00
Inland navigation and transportation.....	680.00	518.00	170.00	97.00
American Aviation and General—				
Fire.....	2,461.00	1,255.00	31.00	45.00
Extended coverage.....	555.00	313.00	-----	-----
Motor vehicles.....	15,048.00	4,171.00	22,632.00	12,922.00
Inland navigation and transportation.....	21.00	21.00	-----	-----
Aircraft.....	330.00	339.00	3,280.00	565.00

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
American Central—				
Fire	\$ 23,299.00	\$ 21,192.00	\$ 2,524.00	\$ 4,009.00
Extended coverage	2,962.00	1,844.00	273.00	107.00
Tornado, windstorm and cyclone	18.00	72.00	40.00	40.00
Sprinkler leakage	7.00	—	—	—
Riot, civil commotion and explosion	—	1.00	—	—
Motor vehicles	20,332.00	19,860.00	9,206.00	8,860.00
Inland navigation and transportation	1,428.00	994.00	304.00	424.00
American Druggists' Fire—				
Fire	10,674.00	7,032.00	9,658.00	3,399.00
Extended coverage	187.00	116.00	—	—
American Eagle Fire—				
Fire	192,698.00	181,919.00	84,521.00	79,721.00
Extended coverage	20,073.00	21,919.00	5,999.00	3,408.00
Tornado, windstorm and cyclone	321.00	— 23.00	232.00	232.00
Sprinkler leakage	539.00	705.00	677.00	727.00
Riot, civil commotion and explosion	348.00	421.00	—	—
Motor vehicles	219,008.00	219,604.00	103,155.00	108,772.00
Ocean marine	174.00	726.00	—	—
Inland navigation and transportation	12,393.00	11,696.00	3,082.00	2,266.00
Aircraft	28.00	28.00	—	—
Ocean marine, war risks only	2.00	2.00	—	—
American Equitable Assurance—				
Fire	73,049.00	235,605.00	13,868.00	65,650.00
Extended coverage	10,784.00	22,807.00	1,870.00	3,245.00
Tornado, windstorm and cyclone	186.00	7,376.00	—	124.00
Sprinkler leakage	— 359.00	353.00	—	35.00
Riot, civil commotion and explosion	136.00	412.00	—	3.00
Earthquake	3.00	34.00	—	—
Hail	—	131,340.00	—	48,180.00
Motor vehicles	1,535.00	6,815.00	949.00	3,901.00
Ocean marine	—	9.00	—	21.00
Inland navigation and transportation	2,105.00	6,225.00	74.00	209.00
Ocean marine, war risks only	—	5.00	—	—
American Fidelity Fire—				
Motor vehicles	68,059.00	19,957.00	56,212.00	13,400.00
American Fire—				
Fire	19,170.00	11,328.00	4,294.00	4,933.00
Extended coverage	3,571.00	1,783.00	481.00	237.00
Tornado, windstorm and cyclone	1.00	17.00	—	—
American and Foreign—				
Fire	23,332.00	22,410.00	3,600.00	4,276.00
Extended coverage	1,780.00	1,552.00	135.00	190.00
Tornado, windstorm and cyclone	— 3.00	75.00	22.00	22.00
Motor vehicles	2,654.00	2,654.00	677.00	252.00
Ocean marine	426.00	426.00	719.00	655.00
Inland navigation and transportation	576.00	327.00	12.00	12.00
Aircraft	5,730.00	5,730.00	—	—
American Home Fire Assurance				
Fire	101,160.00	64,016.00	55,405.00	34,805.00
Extended coverage	15,663.00	11,429.00	1,424.00	1,391.00
Tornado, windstorm and cyclone	615.00	420.00	33.00	29.00
Riot, civil commotion and explosion	— 28.00	19.00	—	—
Hail	54,538.00	12,673.00	19,496.00	4,718.00
Motor vehicles	8,331.00	7,427.00	6,077.00	4,598.00
Inland navigation and transportation	2,044.00	1,126.00	293.00	433.00
American Insurance—				
Fire	410,435.00	323,053.00	182,019.00	210,220.00
Extended coverage	36,489.00	28,593.00	2,246.00	2,341.00
Tornado, windstorm and cyclone	3,543.00	3,644.00	3,045.00	2,874.00
Sprinkler leakage	618.00	371.00	403.00	— 316.00
Riot, civil commotion and explosion	1,997.00	1,884.00	—	—
Earthquake	62.00	62.00	—	—
Hail	222,438.00	222,438.00	82,699.00	94,278.00
Motor vehicles	73,931.00	74,008.00	33,532.00	33,425.00
Ocean marine	2,509.00	2,183.00	35.00	— 72.00
Inland navigation and transportation	19,343.00	14,964.00	5,926.00	3,506.00
Aircraft	756.00	1,123.00	—	—
American National Fire—				
Fire	51,203.00	52,145.00	38,832.00	43,244.00
Extended coverage	5,501.00	5,494.00	537.00	565.00
Tornado, windstorm and cyclone	43.00	43.00	147.00	— 178.00
Sprinkler leakage	96.00	96.00	—	—
Riot, civil commotion and explosion	— 19.00	19.00	—	—
Hail	—	—	81.00	81.00
Motor vehicles	8,277.00	8,277.00	2,418.00	3,864.00
Inland navigation and transportation	746.00	746.00	881.00	—10,897.00
Aircraft	— 202.00	— 202.00	—	—

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
American Union—				
Fire.....	\$ 7,693.00	\$ 2,480.00	\$ 206.00	\$ 204.00
Extended coverage.....	750.00	472.00	-----	22.00
Tornado, windstorm and cyclone.....	70.00	33.00	-----	17.00
Sprinkler leakage.....	— 1.00	2.00	-----	-----
Riot, civil commotion and explosion.....	-----	15.00	-----	-----
Motor vehicles.....	976.00	-----	67.00	-----
Inland navigation and transportation.....	1,436.00	-----	111.00	-----
Anchor—				
Fire.....	11,161.00	13,299.00	1,829.00	1,474.00
Extended coverage.....	1,567.00	1,790.00	66.00	66.00
Tornado, windstorm and cyclone.....	— 47.00	— 47.00	-----	-----
Motor vehicles.....	17,037.00	17,037.00	5,069.00	5,243.00
Ocean marine.....	151.00	151.00	3.00	9.00
Inland navigation and transportation.....	7,115.00	7,115.00	-----	-----
Atlantic Fire—				
Fire.....	492,658.00	-----	214,165.00	-----
Extended coverage.....	38,593.00	-----	6,599.00	-----
Tornado, windstorm and cyclone.....	3,376.00	-----	1,742.00	-----
Motor vehicles.....	42,671.00	-----	20,626.00	-----
Inland navigation and transportation.....	33,373.00	-----	48,336.00	-----
C. I. A. Fire.....	104,855.00	-----	-----	-----
Automobile—				
Fire.....	171,313.00	139,030.00	85,572.00	54,254.00
Extended coverage.....	16,312.00	15,807.00	2,948.00	3,230.00
Tornado, windstorm and cyclone.....	1,073.00	834.00	675.00	609.00
Sprinkler leakage.....	447.00	546.00	140.00	277.00
Riot, civil commotion and explosion.....	1,308.00	1,057.00	-----	106.00
Motor vehicles.....	168,676.00	168,676.00	48,519.00	46,757.00
Ocean marine.....	865.00	834.00	-----	99.00
Inland navigation and transportation.....	43,960.00	45,315.00	12,795.00	11,072.00
Aircraft.....	1,374.00	1,202.00	240.00	210.00
Ocean marine, war risks only.....	-----	204.00	-----	-----
Baltimore American—				
Fire.....	20,591.00	22,765.00	6,840.00	9,876.00
Extended coverage.....	824.00	1,088.00	138.00	138.00
Tornado, windstorm and cyclone.....	530.00	530.00	10.00	10.00
Sprinkler leakage.....	-----	22.00	-----	-----
Riot, civil commotion and explosion.....	14.00	14.00	-----	-----
Hail.....	21,101.00	21,101.00	1,702.00	1,702.00
Motor vehicles.....	3,002.00	3,002.00	1,360.00	1,638.00
Ocean marine.....	— 20.00	— 20.00	-----	-----
Inland navigation and transportation.....	890.00	890.00	5.00	5.00
Bankers' Fire—				
Fire.....	66,477.00	119.00	22,922.00	-----
Extended coverage.....	6,748.00	64.00	-----	-----
Bankers and Shippers—				
Fire.....	118,896.00	127,314.00	34,597.00	39,416.00
Extended coverage.....	11,588.00	11,915.00	838.00	958.00
Tornado, windstorm and cyclone.....	257.00	259.00	323.00	373.00
Sprinkler leakage.....	308.00	308.00	-----	-----
Riot, civil commotion and explosion.....	-----	12.00	-----	-----
Motor vehicles.....	38,975.00	40,613.00	10,082.00	11,113.00
Ocean marine.....	14.00	14.00	4.00	10.00
Inland navigation and transportation.....	3,300.00	3,417.00	556.00	896.00
Birmingham Fire—				
Fire.....	45,476.00	3,507.00	48,952.00	316.00
Extended coverage.....	7,205.00	-----	21.00	-----
Tornado, windstorm and cyclone.....	211.00	-----	11.00	-----
Riot, civil commotion and explosion.....	253.00	-----	-----	-----
Motor vehicles.....	7,514.00	-----	856.00	-----
Inland navigation and transportation.....	1,192.00	-----	561.00	-----
Bituminous Fire and Marine—				
Motor vehicles.....	93,645.00	28,635.00	40,787.00	12,349.00
Blue Ridge—				
Fire.....	114,428.00	39,317.00	53,114.00	1,381.00
Extended coverage.....	10,852.00	3,823.00	1,319.00	-----
Tornado, windstorm and cyclone.....	465.00	134.00	110.00	98.00
Motor vehicles.....	323,863.00	326,157.00	152,821.00	27,598.00
Aircraft.....	11,112.00	11,112.00	4,687.00	450.00

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Boston—				
Fire.....	\$ 90,892.00	\$ 270,481.00	\$ 41,740.00	\$ 99,730.00
Extended coverage.....	11,189.00	26,493.00	2,021.00	3,378.00
Tornado, windstorm and cyclone.....	476.00	4,519.00	233.00	1,956.00
Sprinkler leakage.....	72.00	232.00		
Riot, civil commotion and explosion.....	— 12.00	239.00		
Motor vehicles.....	11,052.00	32,564.00	812.00	9,213.00
Ocean marine, war risks only.....	634.00	2,232.00	34.00	37.00
Inland navigation and transportation.....	6,612.00	12,967.00	1,245.00	3,383.00
Aircraft.....	860.00	860.00	33.00	33.00
Buffalo—				
Fire.....	21,419.00	13,443.00	6,550.00	5,393.00
Extended coverage.....	2,851.00	1,938.00	439.00	360.00
Tornado, windstorm and cyclone.....	311.00	72.00	14.00	2.00
Sprinkler leakage.....		7.00		
Riot, civil commotion and explosion.....		6.00		
Motor vehicles.....	1,380.00	1,380.00		
Ocean marine.....	14.00	13.00	617.00	617.00
Inland navigation and transportation.....	28.00	28.00	3.00	— 11.00
Caledonian-American—				
Fire.....	28,562.00	30,574.00	6,425.00	12,776.00
Extended coverage.....	3,932.00	3,431.00	558.00	451.00
Tornado, windstorm and cyclone.....	41.00	203.00		34.00
Sprinkler leakage.....	280.00	158.00		
Riot, civil commotion and explosion.....	— 9.00	85.00		
Motor vehicles.....	4,867.00	4,867.00	479.00	487.00
Inland navigation and transportation.....	1,125.00	1,125.00	656.00	5,650.00
California—				
Fire.....	29,765.00	18,619.00	4,569.00	3,505.00
Extended coverage.....	4,268.00	2,591.00	147.00	160.00
Tornado, windstorm and cyclone.....	167.00	158.00		
Sprinkler leakage.....	7.00	11.00		
Riot, civil commotion and explosion.....		— 40.00		
Motor vehicles.....	1,706.00	1,466.00	199.00	199.00
Inland navigation and transportation.....	5,935.00	5,255.00	2,343.00	2,643.00
Aircraft.....	90.00	90.00		
Calvert Fire—				
Motor vehicles.....	777,204.00	777,204.00	353,334.00	411,265.00
Camden Fire—				
Fire.....	52,104.00	52,410.00	10,062.00	16,964.00
Extended coverage.....	6,554.00	6,931.00	738.00	790.00
Tornado, windstorm and cyclone.....	331.00	391.00		2.00
Sprinkler leakage.....	25.00	39.00		
Riot, civil commotion and explosion.....	470.00	192.00		4.00
Motor vehicles.....	86,112.00	86,137.00	26,718.00	33,515.00
Ocean marine.....	20.00	20.00	5.00	— 15.00
Inland navigation and transportation.....	543.00	829.00	50.00	57.00
Aviation.....	430.00			
Capital Fire—				
Fire.....	36,323.00	27,804.00	26,514.00	19,294.00
Extended coverage.....	3,818.00	3,128.00	251.00	243.00
Tornado, windstorm and cyclone.....	— 165.00	— 220.00	74.00	47.00
Sprinkler leakage.....	4.00	1.00		700.00
Riot, civil commotion and explosion.....	53.00			
Motor vehicles.....	8,480.00		5,663.00	7,393.00
Ocean marine.....	— 49.00		2.00	— 6.00
Inland navigation and transportation.....	127.00		113.00	43.00
Aircraft.....	6,282.00		5,970.00	3,095.00
Carolina—				
Fire.....	127,820.00	118,534.00	53,662.00	52,124.00
Extended coverage.....	15,664.00	15,353.00	3,733.00	3,449.00
Tornado, windstorm and cyclone.....	1,148.00	1,096.00	458.00	612.00
Sprinkler leakage.....	399.00	399.00	184.00	34.00
Riot, civil commotion and explosion.....	— 2,621.00	— 2,621.00		
Hail.....	27,674.00	27,674.00	7,010.00	7,010.00
Motor vehicles.....	30,509.00	30,509.00	42,113.00	34,586.00
Ocean marine.....	175.00	175.00	28.00	— 22.00
Inland navigation and transportation.....	5,150.00	5,150.00	3,136.00	— 2,115.00
Central Surety Fire Corp.—				
Motor vehicles.....	448.00		24.00	
Central Union—				
Fire.....	4,315.00	1,231.00	100.00	98.00
Extended coverage.....	326.00	197.00	21.00	10.00
Tornado, windstorm and cyclone.....	5.00	7.00		11.00
Riot, civil commotion and explosion.....		11.00		
Inland navigation and transportation.....	31.00			

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Charter Oak Fire—				
Fire.....	\$ 44,813.00	\$ 49,502.00	\$ 5,707.00	\$ 5,934.00
Extended coverage.....	5,922.00	6,096.00	226.00	1,401.00
Tornado, windstorm and cyclone.....	103.00	103.00		
Riot, civil commotion and explosion.....		11.00		
Inland navigation and transportation.....	1,372.00	1,744.00	3,634.00	3,673.00
Citizens—				
Fire.....	132,018.00	139,940.00	58,814.00	50,553.00
Extended coverage.....	14,108.00	14,061.00	1,580.00	2,385.00
Tornado, windstorm and cyclone.....	1,145.00	1,145.00	178.00	231.00
Sprinkler leakage.....	121.00	121.00		
Hail.....	72,233.00	72,233.00	24,079.00	24,079.00
Ocean marine.....			2.00	2.00
Motor vehicles.....	44,151.00	44,151.00	—14,632.00	—17,090.00
Inland navigation and transportation.....	4,037.00	3,818.00	2,331.00	64.00
Rain and flood.....	552.00	552.00	2,684.00	2,684.00
Riot and civil commotion.....		114.00		
City of New York—				
Fire.....	42,086.00	40,985.00	19,886.00	20,874.00
Extended coverage.....	3,844.00	4,238.00	3,150.00	3,150.00
Tornado, windstorm and cyclone.....	676.00	676.00	883.00	883.00
Sprinkler leakage.....	278.00	278.00		
Hail.....	15,807.00	15,807.00	1,598.00	1,598.00
Motor vehicles.....	12,222.00	12,222.00	4,976.00	4,918.00
Ocean marine.....	698.00	698.00	1,885.00	1,885.00
Inland navigation and transportation.....	5,074.00	5,074.00	1,000.00	125.00
Columbia Fire (Ohio)—				
Fire.....	127,526.00	131,328.00	32,299.00	29,224.00
Extended coverage.....	7,337.00	8,350.00	1,080.00	1,063.00
Tornado, windstorm and cyclone.....	1,399.00	1,399.00	384.00	384.00
Sprinkler leakage.....	238.00	238.00		
Riot, civil commotion and explosion.....	3.00	3.00		
Hail.....	136,610.00	136,610.00	41,017.00	41,286.00
Motor vehicles.....	15,462.00	15,462.00	4,464.00	4,784.00
Ocean marine.....	10.00			
Inland navigation and transportation.....	7,376.00	6,147.00	1,136.00	2,060.00
Columbia Ins. (N. Y.)—				
Fire.....	15,245.00	12,493.00	4,221.00	4,200.00
Extended coverage.....	2,244.00	1,809.00	263.00	378.00
Tornado, windstorm and cyclone.....	24.00	17.00		
Sprinkler leakage.....	85.00	24.00		
Motor vehicles.....	5,247.00	5,247.00	2,345.00	2,432.00
Inland navigation and transportation.....	— 43.00	— 43.00	75.00	75.00
Aircraft.....	1,934.00		3,329.00	
Commerce—				
Fire.....	59,769.00	63,043.00	20,597.00	20,112.00
Extended coverage.....	6,676.00	7,270.00	2,107.00	2,106.00
Tornado, windstorm and cyclone.....	553.00	1,559.00	362.00	317.00
Sprinkler leakage.....		2.00		1.00
Riot, civil commotion and explosion.....		1.00		
Motor vehicles.....	38,435.00	38,435.00	31,832.00	27,217.00
Inland navigation and transportation.....	89.00	3.00		670.00
Commercial Union Fire—				
Fire.....	15,252.00	12,016.00	14,425.00	8,550.00
Extended coverage.....	1,812.00	1,809.00	153.00	174.00
Tornado, windstorm and cyclone.....	6.00	19.00		
Sprinkler leakage.....		106.00		
Riot, civil commotion and explosion.....		13.00		
Motor vehicles.....	6,541.00	6,539.00	1,920.00	2,390.00
Ocean marine.....	2,400.00		8,753.00	
Inland navigation and transportation.....	413.00	326.00	240.00	124.00
Commonwealth—				
Fire.....	10,471.00	9,501.00	15,490.00	4,387.00
Extended coverage.....	1,311.00	1,283.00	56.00	56.00
Tornado, windstorm and cyclone.....	139.00	101.00	248.00	248.00
Sprinkler leakage.....	29.00	11.00		
Riot, civil commotion and explosion.....	109.00	88.00		
Motor vehicles.....	1,855.00	1,851.00	990.00	1,005.00
Ocean marine.....		9.00		
Inland navigation and transportation.....	22.00	157.00		10.00
Water damage.....	— 28.00	— 10.00		
Aircraft.....			804.00	134.00

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Concordia Fire—				
Fire.....	\$ 31,663.00	\$ 33,082.00	\$ 4,974.00	\$ 12,045.00
Extended coverage.....	3,870.00	3,880.00	275.00	310.00
Tornado, windstorm and cyclone.....	156.00	156.00	—	—
Earthquake.....	4.00	4.00	—	—
Motor vehicles.....	16,270.00	16,270.00	4,764.00	7,622.00
Inland navigation and transportation.....	789.00	719.00	252.00	252.00
Ocean marine, except war risk.....	100.00	—	—	—
Connecticut Fire—				
Fire.....	55,268.00	55,413.00	33,348.00	40,661.00
Extended coverage.....	8,032.00	8,170.00	1,928.00	1,051.00
Tornado, windstorm and cyclone.....	276.00	276.00	—	125.00
Sprinkler leakage.....	37.00	37.00	—	—
Motor vehicles.....	17,580.00	17,580.00	11,678.00	9,636.00
Ocean marine.....	1,427.00	3,047.00	207.00	4,016.00
Inland navigation and transportation.....	14,310.00	14,310.00	4,390.00	4,485.00
Ocean marine, war risks only.....	—	—	—	—
Continental—				
Fire.....	348,485.00	340,174.00	157,053.00	151,649.00
Extended coverage.....	29,168.00	29,583.00	3,454.00	2,969.00
Tornado, windstorm and cyclone.....	1,556.00	1,444.00	2,205.00	2,185.00
Sprinkler leakage.....	1,601.00	1,520.00	2,912.00	2,591.00
Riot, civil commotion and explosion.....	10,501.00	10,420.00	2,677.00	2,677.00
Earthquake.....	130.00	130.00	—	—
Motor vehicles.....	59,459.00	65,488.00	27,536.00	30,957.00
Ocean marine.....	1,279.00	837.00	77.00	—
Inland navigation and transportation.....	30,850.00	32,655.00	4,202.00	2,142.00
Aircraft.....	50.00	724.00	—	—
Ocean marine, war risks only.....	74.00	74.00	—	—
County Fire—				
Fire.....	28,919.00	29,530.00	7,904.00	12,051.00
Extended coverage.....	3,517.00	3,517.00	780.00	841.00
Tornado, windstorm and cyclone.....	291.00	291.00	28.00	28.00
Sprinkler leakage.....	97.00	97.00	—	—
Riot, civil commotion and explosion.....	180.00	180.00	—	—
Hail.....	14,558.00	14,558.00	2,267.00	2,267.00
Motor vehicles.....	10,997.00	10,997.00	2,694.00	2,211.00
Ocean marine.....	172.00	—	—	—
Inland navigation and transportation.....	482.00	482.00	165.00	125.00
Aircraft.....	971.00	971.00	—	—
Detroit Fire and Marine—				
Fire.....	22,172.00	22,384.00	9,303.00	10,079.00
Extended coverage.....	3,437.00	3,437.00	442.00	676.00
Tornado, windstorm and cyclone.....	109.00	109.00	8.00	8.00
Sprinkler leakage.....	— 6.00	— 6.00	—	—
Hail.....	17,254.00	17,254.00	1,029.00	1,029.00
Motor vehicles.....	7,040.00	8,521.00	6,830.00	6,989.00
Inland navigation and transportation.....	1,336.00	1,336.00	4,306.00	4,293.00
Aircraft.....	11,911.00	11,911.00	14,968.00	12,368.00
Dixie Fire—				
Fire.....	527,833.00	533,687.00	175,758.00	168,417.00
Extended coverage.....	43,403.00	43,810.00	4,581.00	5,350.00
Tornado, windstorm and cyclone.....	7,011.00	7,018.00	3,105.00	2,868.00
Sprinkler leakage.....	814.00	814.00	—	—
Riot, civil commotion and explosion.....	72.00	72.00	—	—
Earthquake.....	— 21.00	— 21.00	—	—
Hail.....	254,418.00	254,418.00	104,210.00	106,431.00
Motor vehicles.....	100,440.00	101,073.00	37,600.00	37,665.00
Inland navigation and transportation.....	19,010.00	19,010.00	5,539.00	5,654.00
Rain.....	308.00	308.00	—	—
Aircraft.....	15.00	15.00	—	—
Dubuque Fire and Marine—				
Fire.....	204.00	— 135.00	1,359.00	1,119.00
Extended coverage.....	— 25.00	— 49.00	—	4.00
Sprinkler leakage.....	— 6.00	— 6.00	—	—
Motor vehicles.....	— 599.00	— 28,613.00	17,806.00	8,169.00
Inland navigation and transportation.....	136.00	136.00	432.00	— 155.00
Eagle Fire—				
Fire.....	16,464.00	16,464.00	7,262.00	6,942.00
Extended coverage.....	1,425.00	1,425.00	155.00	165.00
Tornado, windstorm and cyclone.....	47.00	47.00	—	—
Sprinkler leakage.....	100.00	100.00	—	—
Motor vehicles.....	— 8.00	— 8.00	—	—
Inland navigation and transportation.....	5.00	5.00	—	—

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
East and West—				
Fire.....	\$ 1,957.00	\$ 2,371.00	\$ 111.00	\$ 684.00
Extended coverage.....	387.00	387.00	50.00	278.00
Tornado, windstorm and cyclone.....	169.00	169.00		
Riot, civil commotion and explosion.....	64.00	64.00		
Motor vehicles.....	711.00	711.00	1,283.00	1,283.00
Inland navigation and transportation.....	361.00	361.00	2,356.00	2,356.00
Aircraft.....	6.00	6.00		
Empire State—				
Fire.....	36,249.00	36,934.00	9,474.00	12,603.00
Extended coverage.....	5,459.00	5,541.00	441.00	496.00
Tornado, windstorm and cyclone.....	506.00	513.00	30.00	30.00
Sprinkler leakage.....	146.00	148.00		
Riot, civil commotion and explosion.....	149.00	151.00		
Earthquake.....	75.00	76.00		
Motor vehicles.....	18,349.00	18,751.00	9,550.00	12,319.00
Inland navigation and transportation.....	772.00	772.00	1,431.00	1,431.00
Employers' Fire—				
Fire.....	60,153.00	54,722.00	27,777.00	28,097.00
Extended coverage.....	7,787.00	7,074.00	1,488.00	1,169.00
Tornado, windstorm and cyclone.....	134.00	48.00	73.00	146.00
Sprinkler leakage.....	83.00	44.00		113.00
Riot, civil commotion and explosion.....		80.00		40.00
Motor vehicles.....	58,635.00	58,880.00	19,964.00	13,308.00
Inland navigation and transportation.....	7,337.00	5,761.00	1,641.00	1,553.00
Aircraft.....	8,964.00	265.00	6,179.00	330.00
Equitable Fire and Marine—				
Fire.....	52,900.00	54,459.00	24,558.00	14,278.00
Extended coverage.....	7,961.00	7,852.00	1,488.00	1,554.00
Tornado, windstorm and cyclone.....	188.00	188.00	57.00	17.00
Sprinkler leakage.....	92.00	92.00		
Riot, civil commotion and explosion.....	98.00	98.00		
Motor vehicles.....	5,361.00	5,361.00	2,580.00	3,166.00
Inland navigation and transportation.....	29,769.00	29,769.00	15,455.00	6,059.00
Equitable Fire—				
Fire.....	24,281.00	24,281.00	5,404.00	6,563.00
Extended coverage.....	1,659.00	1,659.00	37.00	75.00
Tornado, windstorm and cyclone.....	349.00	349.00		
Eureka-Security Fire and Marine—				
Fire.....	45,774.00	42,533.00	7,301.00	7,092.00
Extended coverage.....	8,400.00	8,025.00	1,229.00	1,264.00
Tornado, windstorm and cyclone.....	157.00	157.00		50.00
Motor vehicles.....	8,509.00	8,509.00	5,299.00	4,664.00
Inland navigation and transportation.....	367.00	367.00	11.00	11.00
Export—				
Fire.....	1,132.00	15.00		
Extended coverage.....	20.00	4.00		
Inland navigation and transportation.....	32,932.00	7,031.00	1,921.00	
Federal—				
Fire.....	39,096.00	35,267.00	1,698.00	2,073.00
Extended coverage.....	5,522.00	5,426.00	447.00	199.00
Tornado, windstorm and cyclone.....	272.00	277.00		
Sprinkler leakage.....	199.00	198.00		16.00
Riot, civil commotion and explosion.....	2.00	2.00		
Earthquake.....		4.00		
Motor vehicles.....	74,579.00	74,612.00	25,125.00	20,801.00
Ocean marine, war risks only.....	19,113.00	18,811.00	1,557.00	4,148.00
Inland navigation and transportation.....	31,003.00	29,402.00	5,914.00	5,928.00
Aircraft.....	21,629.00	21,629.00	14,869.00	21,462.00
Federal Union—				
Fire.....	8,659.00	8,546.00	757.00	1,227.00
Extended coverage.....	785.00	772.00	55.00	85.00
Tornado, windstorm and cyclone.....	41.00	41.00	37.00	37.00
Sprinkler leakage.....	100.00	100.00		
Motor vehicles.....	14,487.00	14,487.00	7,693.00	10,183.00
Ocean marine.....	45.00	45.00	4.00	11.00
Inland navigation and transportation.....	1,638.00	1,638.00		
Fidelity and Guaranty—				
Fire.....	176,430.00	127,760.00	67,014.00	55,816.00
Extended coverage.....	21,814.00	17,763.00	2,312.00	2,678.00
Tornado, windstorm and cyclone.....	825.00	1,045.00	256.00	434.00
Sprinkler leakage.....	170.00	102.00		91.00
Riot, civil commotion and explosion.....	7.00	357.00		40.00
Motor vehicles.....	145,589.00	73,501.00	68,935.00	34,279.00
Inland navigation and transportation.....	13,449.00	9,050.00	15,351.00	11,269.00
Aircraft.....	462.00	462.00	14.00	14.00

--Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Fidelity-Phenix Fire—				
Fire.....	\$ 196,794.00	\$ 186,954.00	\$ 78,808.00	\$ 75,052.00
Extended coverage.....	27,735.00	27,442.00	5,233.00	4,155.00
Tornado, windstorm and cyclone.....	254.00	256.00	762.00	762.00
Sprinkler leakage.....	1,230.00	1,182.00	2,116.00	1,973.00
Riot, civil commotion and explosion.....	106.00	106.00	—	—
Motor vehicles.....	81,413.00	81,413.00	41,006.00	45,901.00
Ocean marine.....	5,238.00	3,212.00	9,581.00	10,181.00
Inland navigation and transportation.....	12,622.00	10,988.00	7,548.00	8,522.00
Aircraft.....	83.00	83.00	—	—
Fire Association of Phila.—				
Fire.....	104,425.00	113,166.00	21,275.00	24,205.00
Extended coverage.....	13,766.00	13,409.01	1,035.00	1,220.00
Tornado, windstorm and cyclone.....	907.00	714.00	365.00	129.00
Sprinkler leakage.....	25.00	55.00	—	—
Riot, civil commotion and explosion.....	162.00	21.00	—	—
Motor vehicles.....	40,876.00	39,152.00	21,381.00	22,004.00
Ocean marine.....	625.00	625.00	—	—
Inland navigation and transportation.....	6,440.00	5,284.00	3,854.00	4,233.00
Aircraft.....	595.00	595.00	1,226.00	1,226.00
Fireman's Fund—				
Fire.....	237,829.00	244,122.00	48,765.00	57,148.00
Extended coverage.....	23,322.00	23,511.00	3,002.00	3,433.00
Tornado, windstorm and cyclone.....	740.00	696.00	59.00	52.00
Sprinkler leakage.....	790.00	816.00	2,788.00	2,288.00
Riot, civil commotion and explosion.....	4,527.00	4,527.00	279.00	101.00
Earthquake.....	101.00	101.00	—	—
Motor vehicles.....	103,925.00	89,535.00	33,630.00	39,023.00
Ocean marine.....	7,761.00	7,660.00	83.00	106.00
Inland navigation and transportation.....	45,882.00	42,298.00	38,961.00	43,610.00
Ocean marine, war risks only.....	610.00	610.00	—	—
Misc. marine.....	124.00	124.00	—	—
Firemen's—				
Fire.....	115,248.00	65,797.00	62,942.00	52,309.00
Extended coverage.....	13,487.00	6,833.00	3,985.00	5,155.00
Tornado, windstorm and cyclone.....	— 1,585.00	— 1,682.00	194.00	251.00
Sprinkler leakage.....	190.00	143.00	—	—
Riot, civil commotion and explosion.....	—	4.00	—	—
Motor vehicles.....	30,222.00	30,222.00	13,736.00	14,338.00
Ocean marine.....	642.00	947.00	—	87.00
Inland navigation and transportation.....	15,505.00	15,152.00	3,209.00	3,104.00
Aircraft.....	135.00	302.00	—	8,000.00
First National—				
Franklin Fire—				
Fire.....	139,367.00	120,725.00	50,913.00	47,064.00
Extended coverage.....	13,722.00	12,995.00	1,342.00	629.00
Tornado, windstorm and cyclone.....	1,862.00	1,832.00	667.00	682.00
Sprinkler leakage.....	1,165.00	1,160.00	—	—
Riot, civil commotion and explosion.....	459.00	62.00	—	—
Hail.....	30,899.00	30,899.00	12,164.00	12,164.00
Motor vehicles.....	74,668.00	74,668.00	50,085.00	57,435.00
Ocean marine.....	1,227.00	484.00	—	—
Inland navigation and transportation.....	41,094.00	40,562.00	17,286.00	34,970.00
Franklin National—				
Fire.....	8,930.00	6,910.00	327.00	2,481.00
Extended coverage.....	658.00	602.00	—	—
Extended coverage.....	658.00	602.00	—	—
Tornado, windstorm and cyclone.....	59.00	59.00	—	—
Sprinkler leakage.....	355.00	331.00	—	—
Motor vehicles.....	6,649.00	6,343.00	4,436.00	4,060.00
Inland navigation and transportation.....	421.00	920.00	248.00	313.00
Fulton Fire—				
Fire.....	10,992.00	—	311.00	—
Extended coverage.....	1,753.00	—	62.00	—
Tornado, windstorm and cyclone.....	70.00	—	57.00	—
Motor vehicles.....	3,691.00	—	789.00	—
Inland navigation and transportation.....	282.00	—	1,128.00	—
General Exchange—				
Motor vehicles.....	—	1,403,814.00	309.00	397,383.00
General Ins. Co. of America—				
Fire.....	111,260.00	112,120.00	29,816.00	52,203.00
Extended coverage.....	29,875.00	29,981.00	2,441.00	2,570.00
Tornado, windstorm and cyclone.....	551.00	551.00	106.00	106.00
Sprinkler leakage.....	233.00	233.00	—	—
Motor vehicles.....	234.00	234.00	42.00	42.00
Ocean marine.....	—	52.00	—	—
Inland navigation and transportation.....	4,304.00	4,298.00	360.00	3,496.00

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Georgia Home—				
Fire.....	\$ 8,896.00	\$ 12,679.00	\$ 2,928.00	\$ 3,287.00
Extended coverage.....	1,161.00	1,687.00	196.00	152.00
Tornado, windstorm and cyclone.....	48.00	48.00	—	—
Sprinkler leakage.....	13.00	110.00	—	—
Riot, civil commotion and explosion.....	—	8.00	—	—
Hail.....	329.00	329.00	—	—
Motor vehicles.....	32,268.00	32,268.00	18,203.00	18,404.00
Inland navigation and transportation.....	275.00	275.00	—	—
Gibraltar Fire and Marine—				
Fire.....	32,098.00	32,004.00	5,693.00	7,814.00
Extended coverage.....	2,136.00	2,278.00	178.00	123.00
Tornado, windstorm and cyclone.....	598.00	598.00	386.00	417.00
Sprinkler leakage.....	—	9.00	—	—
Hail.....	5,800.00	5,800.00	1,338.00	1,338.00
Motor vehicles.....	5,093.00	5,093.00	873.00	878.00
Inland navigation and transportation.....	276.00	276.00	—	—
Girard Fire and Marine—				
Fire.....	31,691.00	31,804.00	20,601.00	23,350.00
Extended coverage.....	4,096.00	4,096.00	795.00	500.00
Tornado, windstorm and cyclone.....	105.00	105.00	15.00	15.00
Sprinkler leakage.....	29.00	29.00	—	—
Motor vehicles.....	32,070.00	32,149.00	13,104.00	11,716.00
Inland navigation and transportation.....	1,997.00	1,981.00	105.00	185.00
Aircraft.....	167.00	—	103.00	—
Ocean marine, ex. war risks.....	—	—	487.00	—
Glens Falls—				
Fire.....	109,797.00	95,806.00	46,479.00	44,212.00
Extended coverage.....	12,990.00	11,295.00	903.00	1,033.00
Tornado, windstorm and cyclone.....	477.00	433.00	46.00	15.00
Sprinkler leakage.....	7.00	18.00	—	—
Riot, civil commotion and explosion.....	4.00	7.00	—	—
Motor vehicles.....	35,516.00	33,733.00	24,468.00	23,228.00
Ocean marine.....	779.00	— 921.00	185.00	— 61.00
Inland navigation and transportation.....	7,300.00	11,884.00	2,414.00	— 5,104.00
Aircraft.....	175.00	175.00	—	—
Globe and Republic—				
Fire.....	21,095.00	21,392.00	3,601.00	3,764.00
Extended coverage.....	1,994.00	2,014.00	220.00	220.00
Tornado, windstorm and cyclone.....	467.00	467.00	40.00	40.00
Riot, civil commotion and explosion.....	8.00	4.00	—	—
Motor vehicles.....	2,545.00	2,545.00	1,084.00	1,084.00
Inland navigation and transportation.....	5,664.00	5,665.00	633.00	708.00
Globe and Rutgers Fire—				
Fire.....	144,821.00	97,173.00	59,320.00	46,420.00
Extended coverage.....	12,783.00	9,730.00	3,902.00	3,800.00
Tornado, windstorm and cyclone.....	1,737.00	1,468.00	268.00	220.00
Sprinkler leakage.....	114.00	49.00	7,123.00	7,123.00
Riot, civil commotion and explosion.....	498.00	14.00	—	—
Earthquake.....	40.00	— 6.00	—	—
Hail.....	95,648.00	22,271.00	41,354.00	9,663.00
Motor vehicles.....	21,164.00	21,672.00	7,456.00	7,329.00
Ocean marine, war risks.....	86.00	52.00	—	—
Inland navigation and transportation.....	2,069.00	709.00	5,423.00	831.00
Aircraft.....	10.00	3.00	—	—
Granite State Fire—				
Fire.....	181,449.00	123,274.00	49,753.00	44,562.00
Extended coverage.....	15,946.00	9,146.00	128.00	418.00
Tornado, windstorm and cyclone.....	1,704.00	1,415.00	112.00	241.00
Sprinkler leakage.....	293.00	171.00	—	6.00
Riot, civil commotion and explosion.....	—	24.00	—	—
Motor vehicles.....	9,207.00	9,501.00	7,034.00	9,284.00
Inland navigation and transportation.....	—	—	—	200.00
Great American—				
Fire.....	261,251.00	253,201.00	73,516.00	84,761.00
Extended coverage.....	22,716.00	21,701.00	3,102.00	3,141.00
Tornado, windstorm and cyclone.....	— 581.00	— 456.00	9.00	— 11.00
Sprinkler leakage.....	— 120.00	145.00	303.00	303.00
Riot, civil commotion and explosion.....	5,679.00	5,703.00	—	—
Hail.....	77,291.00	83,266.00	20,235.00	21,291.00
Motor vehicles.....	56,250.00	56,250.00	18,514.00	20,759.00
Ocean marine.....	—	45.00	4,251.00	7,498.00
Inland navigation and transportation.....	14,708.00	15,942.00	10,438.00	17,683.00
Aircraft.....	1,436.00	1,436.00	—	500.00
Ocean marine, war risks only.....	997.00	997.00	—	—

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Hanover Fire—				
Fire.....	\$ 117,786.00	\$ 94,160.00	\$ 44,279.00	\$ 35,935.00
Extended coverage.....	14,738.00	11,052.00	2,257.00	1,837.00
Tornado, windstorm and cyclone.....	760.00	738.00	42.00	90.00
Sprinkler leakage.....	234.00	424.00	-----	2.00
Riot, civil commotion and explosion.....	112.00	84.00	-----	-----
Motor vehicles.....	81,448.00	84,284.00	30,883.00	34,780.00
Ocean marine.....	13,009.00	12,108.00	-----	-----
Inland navigation and transportation.....	6,332.00	9,976.00	998.00	1,718.00
Earthquake.....	6.00	6.00	-----	-----
Hartford Fire—				
Fire.....	628,231.00	611,449.00	208,928.00	244,247.00
Extended coverage.....	59,417.00	62,268.00	7,888.00	17,438.00
Tornado, windstorm and cyclone.....	5,640.00	5,726.00	2,452.00	2,866.00
Sprinkler leakage.....	2,079.00	2,241.00	-----	844.00
Riot, civil commotion and explosion.....	4,251.00	2,564.00	5,293.00	327.00
Earthquake.....	43.00	43.00	-----	-----
Hail.....	167,071.00	167,071.00	76,391.00	75,324.00
Motor vehicles.....	273,214.00	273,264.00	84,994.00	81,882.00
Ocean marine.....	223.00	274.00	253.00	1,023.00
Inland navigation and transportation.....	43,398.00	50,972.00	13,209.00	17,655.00
Aircraft.....	860.00	860.00	-----	-----
Rain and flood.....	440.00	153.00	-----	-----
Home Fire and Marine—				
Fire.....	55,368.00	58,517.00	29,543.00	31,944.00
Extended coverage.....	6,920.00	6,922.00	711.00	756.00
Tornado, windstorm and cyclone.....	656.00	656.00	-----	125.00
Sprinkler leakage.....	97.00	97.00	488.00	484.00
Riot, civil commotion and explosion.....	8.00	8.00	-----	-----
Motor vehicles.....	4,791.00	4,791.00	3,569.00	3,704.00
Inland navigation and transportation.....	8,772.00	8,773.00	9,238.00	2,183.00
Home Insurance—				
Fire.....	729,627.00	556,713.00	312,999.00	321,137.00
Extended coverage.....	60,732.00	58,650.00	5,648.00	5,524.00
Tornado, windstorm and cyclone.....	10,575.00	10,137.00	2,705.00	2,819.00
Sprinkler leakage.....	5,007.00	5,002.00	2,473.00	3,706.00
Riot, civil commotion and explosion.....	21,948.00	5,035.00	-----	518.00
Hail.....	106,739.00	106,739.00	30,286.00	30,241.00
Motor vehicles.....	125,922.00	125,932.00	57,313.00	58,177.00
Ocean marine.....	8,321.00	8,832.00	3,289.00	4,479.00
Inland navigation and transportation.....	89,852.00	93,465.00	50,123.00	58,910.00
Homeland—				
Fire.....	63,007.00	45,851.00	17,458.00	9,550.00
Extended coverage.....	11,560.00	11,301.00	1,779.00	1,760.00
Tornado, windstorm and cyclone.....	346.00	316.00	137.00	102.00
Sprinkler leakage.....	166.00	98.00	-----	-----
Riot, civil commotion and explosion.....	41.00	97.00	-----	-----
Motor vehicles.....	21,054.00	17,951.00	4,987.00	4,293.00
Ocean marine.....	-----	6.00	-----	1.00
Inland navigation and transportation.....	390.00	391.00	481.00	474.00
Aircraft.....	2,047.00	2,047.00	-----	-----
Homestead Fire—				
Fire.....	75,414.00	66,027.00	36,905.00	31,153.00
Extended coverage.....	9,998.00	8,170.00	1,871.00	1,313.00
Tornado, windstorm and cyclone.....	717.00	633.00	121.00	171.00
Sprinkler leakage.....	98.00	97.00	-----	-----
Riot, civil commotion and explosion.....	-----	9.00	-----	-----
Hail.....	19,343.00	19,343.00	9,104.00	9,104.00
Motor vehicles.....	2,359.00	2,359.00	458.00	328.00
Ocean marine.....	195.00	195.00	-----	-----
Inland navigation and transportation.....	6,795.00	7,773.00	1,209.00	1,330.00
Imperial Assurance—				
Fire.....	20,436.00	11,179.00	4,483.00	5,071.00
Extended coverage.....	2,496.00	84.00	155.00	354.00
Tornado, windstorm and cyclone.....	89.00	33.00	84.00	21.00
Motor vehicles.....	2,007.00	2,007.00	553.00	344.00
Inland navigation and transportation.....	7,680.00	6,502.00	806.00	1,867.00
Aircraft.....	2,823.00	-----	1,162.00	-----
Industrial Insurance—				
Fire.....	16,315.00	14,452.00	10,241.00	10,147.00
Extended coverage.....	1,146.00	1,074.00	46.00	82.00
Tornado, windstorm and cyclone.....	366.00	363.00	43.00	50.00
Sprinkler leakage.....	1.00	1.00	-----	-----
Motor vehicles.....	1,899.00	1,899.00	366.00	641.00
Inland navigation and transportation.....	815.00	815.00	-----	-----

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Insurance Co. of North America—				
Fire.....	\$ 303,087.00	\$ 264,663.00	\$ 102,317.00	\$ 90,266.00
Extended coverage.....	39,118.00	34,102.00	5,493.00	5,996.00
Tornado, windstorm and cyclone.....	1,147.00	977.00	342.00	349.00
Sprinkler leakage.....	2,672.00	2,263.00	605.00	635.00
Riot, civil commotion and explosion.....	1,098.00	1,072.00		
Earthquake.....	41.00	41.00		
Hail.....	56,189.00	56,189.00	15,744.00	15,744.00
Motor vehicles.....	33,774.00	34,739.00	11,259.00	13,304.00
Ocean marine.....	97,405.00	94,048.00	—10,698.00	—32,432.00
Inland navigation and transportation.....	29,272.00	30,869.00	7,663.00	3,164.00
Aircraft.....	2,619.00	2,619.00		
Ocean marine, war risks only.....	13,102.00	13,102.00		— 3,590.00
Rain and flood.....	1,723.00	1,723.00	1,000.00	1,000.00
Insurance Co. State of Pennsylvania—				
Fire.....	72,587.00	53,891.00	15,218.00	10,591.00
Extended coverage.....	4,664.00	4,364.00	1,410.00	1,472.00
Tornado, windstorm and cyclone.....	634.00	322.00	576.00	240.00
Riot, civil commotion and explosion.....	23.00	19.00		
Motor vehicles.....	354,194.00	349,201.00	98,379.00	128,214.00
Inland navigation and transportation.....	349.00	500.00	46.00	83.00
Sprinkler.....		39.00		
Jersey Insurance—				
Fire.....	44,422.00	43,443.00	11,493.00	10,767.00
Extended coverage.....	4,600.00	4,721.00	536.00	1,086.00
Tornado, windstorm and cyclone.....	256.00	256.00		
Sprinkler leakage.....	474.00	474.00		
Motor vehicles.....	5,753.00	5,753.00	2,898.00	3,412.00
Ocean marine.....	7.00	7.00	2.00	— 5.00
Inland navigation and transportation.....	52.00	52.00	150.00	150.00
Kansas City Fire and Marine—				
Fire.....	7,166.00	303.00		
Extended coverage.....	3,776.00	185.00		
Sprinkler leakage.....	151.00	5.00		
Riot, civil commotion and explosion.....	155.00	11.00		
Motor vehicles.....	93.00	22.00		
Inland navigation and transportation.....	234.00	35.00		
Louisville Fire and Marine—				
Fire.....	66,627.00	50,505.00	97,777.00	14,764.00
Extended coverage.....	7,322.00	5,079.00	2,783.00	— 338.00
Tornado, windstorm and cyclone.....	331.00	251.00		
Sprinkler leakage.....	5.00	5.00		
Riot, civil commotion and explosion.....		— 3.00		
Earthquake.....		13.00		
Hail.....	15,280.00	15,717.00	6,729.00	4,486.00
Motor vehicles.....	1,262.00	1,262.00	6,649.00	7,601.00
Inland navigation and transportation.....	7,067.00	5,649.00	473.00	— 363.00
Aircraft.....				297.00
Lumbermen's—				
Fire.....	6,633.00	11,993.00	2,177.00	2,965.00
Extended coverage.....	614.00	1,385.00	25.00	67.00
Tornado, windstorm and cyclone.....	24.00	310.00		
Sprinkler leakage.....		11.00		
Riot, civil commotion and explosion.....		2.00		
Motor vehicles.....	— 78.00	— 78.00	126.00	
Ocean marine.....		17.00		
Manhattan Fire and Marine—				
Fire.....	64,959.00	61,269.00	25,301.00	27,748.00
Extended coverage.....	7,125.00	6,697.00	1,104.00	505.00
Tornado, windstorm and cyclone.....	546.00	336.00		
Sprinkler leakage.....	103.00	77.00		
Riot, civil commotion and explosion.....		4.00		
Motor vehicles.....	2,631.00	2,631.00	1,083.00	1,555.00
Inland navigation and transportation.....	170.00	170.00		45.00
Manufacturers' Fire—				
Fire.....	167.00	— 131.00		9.00
Extended coverage.....	80.00	— 149.00		
Riot, civil commotion and explosion.....		— 30.00		
Motor vehicles.....	1,284.00	1,284.00	356.00	356.00
Inland navigation and transportation.....	94.00	90.00	175.00	179.00
Massachusetts Fire and Marine—				
Fire.....	82,898.00	83,442.00	29,266.00	26,907.00
Extended coverage.....	9,437.00	9,495.00	1,788.00	2,082.00
Tornado, windstorm and cyclone.....	847.00	847.00	279.00	244.00
Hail.....	51,098.00	51,098.00	12,748.00	12,748.00
Motor vehicles.....	16,232.00	16,232.00	4,165.00	4,528.00
Inland navigation and transportation.....	2,991.00	2,991.00	90.00	215.00

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Mechanics and Traders—				
Fire.....	\$ 29,860.00	\$ 25,507.00	\$ 15,514.00	\$ 14,415.00
Extended coverage.....	5,118.00	4,420.00	659.00	709.00
Tornado, windstorm and cyclone.....	12.00	12.00		
Sprinkler leakage.....		3.00		
Riot, civil commotion and explosion.....	5.00	5.00		
Motor vehicles.....	2,203.00	2,216.00	1,499.00	789.00
Ocean marine.....				
Inland navigation and transportation.....	1,913.00	1,913.00	261.00	217.00
Mercantile—				
Fire.....	7,640.00	7,284.00	2,056.00	5,517.00
Extended coverage.....	1,277.00	1,420.00		75.00
Tornado, windstorm and cyclone.....	90.00	90.00		
Sprinkler leakage.....	81.00	96.00		
Riot, civil commotion and explosion.....	2.00	2.00		
Motor vehicles.....	1,332.00	1,352.00	78.00	78.00
Ocean marine.....		9.00		
Inland navigation and transportation.....	1,871.00	1,226.00	758.00	698.00
Merchants Fire Assurance—				
Fire.....	29,728.00	37,284.00	9,921.00	15,710.00
Extended coverage.....	4,733.00	5,286.00	374.00	451.00
Tornado, windstorm and cyclone.....	61.00	49.00	12.00	13.00
Riot, civil commotion and explosion.....		3.00		
Motor vehicles.....	5,714.00	5,714.00	3,371.00	3,371.00
Ocean marine.....	34.00	34.00	9.00	9.00
Inland navigation and transportation.....	109.00	109.00		
Mercury—				
Fire.....	25,578.00	70,847.00	6,348.00	26,196.00
Extended coverage.....	2,775.00	5,976.00	697.00	882.00
Tornado, windstorm and cyclone.....	263.00	674.00		7.00
Sprinkler leakage.....	45.00	178.00		3.00
Riot, civil commotion and explosion.....	1.00	607.00		
Motor vehicles.....	50,572.00	50,417.00	37,457.00	36,768.00
Inland navigation and transportation.....	6,036.00	6,266.00	5,175.00	6,175.00
Michigan Fire and Marine—				
Fire.....	104,606.00	52,827.00	25,436.00	19,003.00
Extended coverage.....	15,434.00	5,421.00	2,511.00	836.00
Tornado, windstorm and cyclone.....	1,393.00	608.00	435.00	212.00
Sprinkler leakage.....	333.00	62.00		
Riot, civil commotion and explosion.....	451.00	121.00		
Earthquake.....				
Hail.....	43,689.00	27,534.00	20,377.00	12,179.00
Motor vehicles.....	9,045.00	7,634.00	3,398.00	5,611.00
Ocean marine.....		5.00		4.00
Inland navigation and transportation.....	4,144.00	1,106.00	1,395.00	549.00
Aircraft.....	833.00	148.00		2.00
Milwaukee Mechanics'—				
Fire.....	60,093.00	60,093.00	17,778.00	17,834.00
Extended coverage.....	6,413.00	6,413.00	1,934.00	1,760.00
Tornado, windstorm and cyclone.....	241.00	241.00	74.00	209.00
Sprinkler leakage.....	15.00	15.00		
Motor vehicles.....	23,206.00	23,206.00	10,257.00	11,405.00
Inland navigation and transportation.....	352.00	352.00	9.00	
Minneapolis Fire and Marine—				
Fire.....	26,006.00		18,024.00	
Extended coverage.....	3,026.00		1,087.00	
Tornado, windstorm and cyclone.....	150.00			
Sprinkler leakage.....	9.00			
Riot, civil commotion and explosion.....	5.00			
Motor vehicles.....	11,291.00		3,131.00	
Inland navigation and transportation.....	2,742.00		220.00	
Monarch Fire—				
Fire.....	8,503.00	8,818.00	5,252.00	7,072.00
Extended coverage.....	894.00	1,196.00	146.00	146.00
Tornado, windstorm and cyclone.....	41.00	13.00		
Motors—				
Motor vehicles.....	1,754,768.00	350,954.00	483,757.00	99,374.00
National-Ben Franklin Fire—				
Fire.....	55,885.00	56,291.00	9,834.00	10,942.00
Extended coverage.....	9,723.00	9,627.00	741.00	638.00
Tornado, windstorm and cyclone.....	212.00	212.00	30.00	30.00
Earthquake.....	12.00	12.00		
Motor vehicles.....	10,155.00	10,155.00	4,385.00	3,924.00
Inland navigation and transportation.....	918.00	643.00	816.00	1,868.00

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
National Fire—				
Fire.....	\$ 185,336.00	\$ 177,417.00	\$ 107,153.00	\$ 95,781.00
Extended coverage.....	27,306.00	20,822.00	6,206.00	5,779.00
Tornado, windstorm and cyclone.....	306.00	722.00	147.00	— 43.00
Sprinkler leakage.....	651.00	514.00	508.00	934.00
Riot, civil commotion and explosion.....	353.00	3,146.00	—	359.00
Motor vehicles.....	30,920.00	30,990.00	17,448.00	14,622.00
Ocean marine.....	24.00	30.00	6.00	— 18.00
Inland navigation and transportation.....	14,052.00	13,903.00	4,693.00	5,380.00
Aircraft.....	521.00	521.00	—	—
National Liberty—				
Fire.....	59,959.00	64,677.00	22,065.00	24,155.00
Extended coverage.....	7,564.00	6,844.00	885.00	807.00
Tornado, windstorm and cyclone.....	744.00	756.00	633.00	683.00
Sprinkler leakage.....	893.00	911.00	—	36.00
Hail.....	26,889.00	26,889.00	13,255.00	13,255.00
Motor vehicles.....	14,417.00	14,417.00	9,984.00	11,818.00
Ocean marine.....	132.00	132.00	—	—
Inland navigation and transportation.....	10,374.00	10,374.00	2,165.00	1,020.00
National Surety Marine—				
Motor vehicles.....	9,059.00	9,059.00	2,216.00	2,267.00
Inland navigation and transportation.....	5,057.00	7,982.00	1,659.00	11,916.00
National Union Fire—				
Fire.....	121,870.00	128,651.00	27,011.00	79,990.00
Extended coverage.....	12,997.00	18,186.00	2,150.00	2,439.00
Tornado, windstorm and cyclone.....	2,413.00	2,767.00	244.00	255.00
Sprinkler leakage.....	477.00	397.00	—	100.00
Riot, civil commotion and explosion.....	38.00	107.00	—	—
Motor vehicles.....	50,043.00	57,363.00	24,299.00	24,410.00
Ocean marine.....	27,249.00	1,716.00	32.00	32.00
Inland navigation and transportation.....	2,904.00	3,420.00	487.00	659.00
Aircraft.....	844.00	844.00	35.00	35.00
Newark Fire—				
Fire.....	20,161.00	19,766.00	9,629.00	4,730.00
Extended coverage.....	4,129.00	3,054.00	947.00	184.00
Tornado, windstorm and cyclone.....	45.00	83.00	16.00	58.00
Sprinkler leakage.....	82.00	— 52.00	—	—
Riot, civil commotion and explosion.....	—	17.00	—	—
Motor vehicles.....	342.00	342.00	975.00	1,790.00
Ocean marine.....	45.00	45.00	12.00	— 35.00
Inland navigation and transportation.....	260.00	260.00	— 278.00	— 278.00
Aircraft.....	2,076.00	2,076.00	5,280.00	5,030.00
New Brunswick Fire—				
Fire.....	64,282.00	71,205.00	20,069.00	26,853.00
Extended coverage.....	6,338.00	7,600.00	1,149.00	914.00
Tornado, windstorm and cyclone.....	768.00	845.00	132.00	163.00
Sprinkler leakage.....	214.00	131.00	—	—
Riot, civil commotion and explosion.....	—	170.00	—	—
Hail.....	67,459.00	67,215.00	18,018.00	17,484.00
Motor vehicles.....	14,741.00	14,973.00	4,664.00	4,102.00
Inland navigation and transportation.....	5,652.00	5,652.00	1,191.00	1,621.00
New England Fire—				
Fire.....	129,307.00	13,207.00	58,117.00	4,751.00
Extended coverage.....	10,256.00	1,355.00	1,289.00	209.00
Tornado, windstorm and cyclone.....	1,105.00	152.00	342.00	53.00
Sprinkler leakage.....	26.00	15.00	—	—
Riot, civil commotion and explosion.....	—	30.00	—	—
Hail.....	59,316.00	6,884.00	15,233.00	3,045.00
Motor vehicles.....	11,320.00	1,908.00	11,098.00	1,403.00
Ocean marine.....	—	1.00	—	1.00
Inland navigation and transportation.....	3,251.00	276.00	2,946.00	137.00
Aircraft.....	—	37.00	—	1.00
New Hampshire Fire—				
Fire.....	355,255.00	371,346.00	135,046.00	153,190.00
Extended coverage.....	34,848.00	34,176.00	4,650.00	5,827.00
Tornado, windstorm and cyclone.....	5,248.00	5,301.00	4,453.00	4,548.00
Sprinkler leakage.....	122.00	202.00	52.00	52.00
Riot, civil commotion and explosion.....	183.00	148.00	—	—
Earthquake.....	17.00	25.00	—	—
Motor vehicles.....	74,192.00	73,123.00	38,122.00	38,595.00
Ocean marine.....	5,201.00	3,490.00	—	13.00
Inland navigation and transportation.....	10,117.00	10,047.00	2,516.00	7,853.00
Ocean marine, war risks only.....	42.00	45.00	—	—

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
New York Fire—				
Fire.....	\$ 40,962.00	\$ 40,716.00	\$ 10,419.00	\$ 19,324.00
Extended coverage.....	4,780.00	4,771.00	688.00	663.00
Tornado, windstorm and cyclone.....	1,095.00	1,094.00	906.00	887.00
Motor vehicles.....	124.00	124.00	-----	-----
Inland navigation and transportation.....	174.00	174.00	-----	-----
New York Underwriters—				
Fire.....	223,641.00	236,282.00	93,975.00	113,865.00
Extended coverage.....	26,130.00	25,912.00	2,547.00	4,344.00
Tornado, windstorm and cyclone.....	1,721.00	1,920.00	540.00	633.00
Sprinkler leakage.....	831.00	863.00	181.00	97.00
Riot, civil commotion and explosion.....	354.00	364.00	-----	-----
Motor vehicles.....	82,685.00	84,282.00	30,736.00	35,656.00
Ocean marine.....	16.00	16.00	5.00	-----
Inland navigation and transportation.....	30,589.00	30,179.00	5,570.00	4,435.00
Niagara Fire—				
Fire.....	137,924.00	73,162.00	20,797.00	11,106.00
Extended coverage.....	5,467.00	5,298.00	1,545.00	616.00
Tornado, windstorm and cyclone.....	90.00	— 48.00	35.00	35.00
Sprinkler leakage.....	83.00	63.00	-----	-----
Riot, civil commotion and explosion.....	3.00	3.00	-----	-----
Earthquake.....	17.00	17.00	-----	-----
Motor vehicles.....	60,898.00	60,988.00	41,118.00	37,573.00
Ocean marine.....	37.00	-----	-----	-----
Inland navigation and transportation.....	2,404.00	921.00	3,330.00	1,047.00
Aircraft.....	674.00	-----	-----	-----
North Carolina Home—				
Fire.....	321,104.00	323,947.00	114,846.00	121,419.00
Extended coverage.....	35,982.00	36,079.00	5,342.00	5,478.00
Tornado, windstorm and cyclone.....	2,918.00	3,061.00	837.00	812.00
Sprinkler leakage.....	151.00	151.00	-----	-----
Riot, civil commotion and explosion.....	63.00	63.00	-----	-----
Hail.....	102,451.00	102,451.00	38,867.00	38,867.00
Motor vehicles.....	29,984.00	30,019.00	17,554.00	18,475.00
Ocean marine.....	287.00	-----	10,017.00	-----
Inland navigation and transportation.....	5,730.00	5,730.00	7,668.00	19,776.00
North River—				
Fire.....	158,933.00	162,832.00	63,488.00	58,103.00
Extended coverage.....	17,844.00	18,519.00	7,888.00	8,177.00
Tornado, windstorm and cyclone.....	2,804.00	2,859.00	673.00	660.00
Sprinkler leakage.....	227.00	210.00	-----	-----
Riot, civil commotion and explosion.....	2.00	2.00	-----	-----
Hail.....	56,875.00	45,500.00	7,058.00	5,646.00
Motor vehicles.....	40,150.00	41,293.00	15,308.00	18,450.00
Ocean marine.....	3,681.00	3,681.00	21.00	— 62.00
Inland navigation and transportation.....	4,662.00	4,639.00	394.00	229.00
Aircraft.....	287.00	287.00	11.00	11.00
Rain.....	527.00	527.00	-----	-----
Vessels—Fire.....	-----	173.00	-----	297.00
Northern—				
Fire.....	24,253.00	20,263.00	10,366.00	10,146.00
Extended coverage.....	3,975.00	2,868.00	322.00	454.00
Tornado, windstorm and cyclone.....	155.00	113.00	618.00	618.00
Sprinkler leakage.....	18.00	27.00	-----	-----
Riot, civil commotion and explosion.....	15.00	11.00	-----	-----
Motor vehicles.....	5,644.00	5,644.00	3,157.00	1,549.00
Inland navigation and transportation.....	20.00	20.00	-----	-----
Northwestern Fire and Marine—				
Fire.....	15,990.00	16,019.00	751.00	1,283.00
Extended coverage.....	2,967.00	2,843.00	62.00	62.00
Tornado, windstorm and cyclone.....	182.00	272.00	-----	-----
Sprinkler leakage.....	84.00	84.00	-----	-----
Hail.....	6,096.00	6,096.00	4,336.00	4,336.00
Motor vehicles.....	15,092.00	15,092.00	4,812.00	6,037.00
Ocean marine.....	8.00	-----	2.00	-----
Inland navigation and transportation.....	2,873.00	2,930.00	185.00	195.00
Northwestern National—				
Fire.....	15,014.00	8,136.00	13,498.00	7,258.00
Extended coverage.....	1,831.00	1,292.00	112.00	98.00
Tornado, windstorm and cyclone.....	69.00	42.00	52.00	47.00
Riot, civil commotion and explosion.....	4.00	4.00	-----	-----
Motor vehicles.....	2,103.00	2,103.00	2,046.00	2,043.00
Ocean marine.....	-----	— 2.00	-----	19.00
Inland navigation and transportation.....	73.00	213.00	-----	-----

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Ohio Farmers—				
Fire.....	\$ 6,744.00	\$ 4,841.00	\$	\$ 23.00
Extended coverage.....	376.00	359.00	50.00	50.00
Tornado, windstorm and cyclone.....	20.00	20.00	.....	.....
Inland navigation and transportation.....	65.00	.....	5.00	5.00
Ohio Insurance—				
Aircraft.....	17,003.00	850.00	6,578.00	329.00
Old Colony—				
Fire.....	174,363.00	183,496.00	45,428.00	52,420.00
Extended coverage.....	15,475.00	15,776.00	2,251.00	2,001.00
Tornado, windstorm and cyclone.....	3,826.00	3,962.00	1,710.00	1,663.00
Sprinkler leakage.....	228.00	228.00	.....	.....
Riot, civil commotion and explosion.....	290.00	290.00	.....	.....
Motor vehicles.....	21,594.00	21,688.00	7,117.00	7,932.00
Ocean marine, war risks.....	287.00	1,513.00	.....	142.00
Inland navigation and transportation.....	5,785.00	5,841.00	1,240.00	1,160.00
Orient—				
Fire.....	42,847.00	30,131.00	10,330.00	15,345.00
Extended coverage.....	5,212.00	3,799.00	1,290.00	1,202.00
Tornado, windstorm and cyclone.....	67.00	119.00	6.00	16.00
Sprinkler leakage.....	.....	40.00	.....	25.00
Riot, civil commotion and explosion.....	.....	92.00	.....	8.00
Motor vehicles.....	6,593.00	7,518.00	11,207.00	4,475.00
Inland navigation and transportation.....	548.00	542.00	90.00	90.00
Pacific Fire—				
Fire.....	90,403.00	15,769.00	46,507.00	3,812.00
Extended coverage.....	2,695.00	914.00	844.00	416.00
Tornado, windstorm and cyclone.....	875.00	668.00	24.00	24.00
Sprinkler leakage.....	719.00	363.00	.....	.....
Motor vehicles.....	13,347.00	12,630.00	15,582.00	10,088.00
Ocean marine.....	14.00	14.00	4.00	13.00
Inland navigation and transportation.....	6,548.00	5,413.00	3,933.00	1,517.00
Pacific National Fire—				
Fire.....	107,547.00	66,024.00	19,179.00	18,452.00
Extended coverage.....	9,925.00	7,451.00	1,342.00	891.00
Tornado, windstorm and cyclone.....	1,228.00	542.00	20.00	20.00
Sprinkler leakage.....	20.00	51.00	.....	.....
Riot, civil commotion and explosion.....	115.00	84.00	.....	.....
Motor vehicles.....	13,625.00	12,406.00	2,190.00	2,335.00
Ocean marine.....	66.00	2.00	.....	51.00
Inland navigation and transportation.....	9,455.00	5,851.00	7,163.00	6,678.00
Paramount Fire—				
Fire.....	86.00	26.00	.....	.....
Extended coverage.....	20.00	6.00	.....	.....
Patriotic—				
Fire.....	35,857.00	24,201.00	5,900.00	4,282.00
Extended coverage.....	5,083.00	3,747.00	335.00	383.00
Tornado, windstorm and cyclone.....	1,161.00	395.00	197.00	188.00
Sprinkler leakage.....	10.00	2.00	.....	.....
Motor vehicles.....	10,721.00	10,342.00	6,236.00	4,014.00
Ocean marine.....	47.00	.....	9.00	.....
Inland navigation and transportation.....	1,610.00	1,610.00	682.00	682.00
Paul Revere Fire—				
Fire.....	14,231.00	14,185.00	3,458.00	6,588.00
Extended coverage.....	1,826.00	1,769.00	23.00	123.00
Tornado, windstorm and cyclone.....	554.00	554.00	41.00	41.00
Sprinkler leakage.....	215.00	215.00	.....	.....
Riot, civil commotion and explosion.....	.....	.....	.....	.....
Hail.....	28,741.00	28,741.00	5,449.00	5,449.00
Motor vehicles.....	2,418.00	2,418.00	1,617.00	1,596.00
Inland navigation and transportation.....	1,816.00	1,816.00	984.00	516.00
Ocean marine.....	223.00	223.00	.....	1,510.00
Pennsylvania Fire—				
Fire.....	43,969.00	38,594.00	24,463.00	22,728.00
Extended coverage.....	6,991.00	5,662.00	947.00	1,053.00
Tornado, windstorm and cyclone.....	865.00	1,536.00	2.00	2.00
Sprinkler leakage.....	319.00	59.00	.....	.....
Riot, civil commotion and explosion.....	64.00	56.00	.....	.....
Motor vehicles.....	8,162.00	7,215.00	2,777.30	2,132.00
Ocean marine.....	.....	18.00	.....	1.00
Inland navigation and transportation.....	2,090.00	953.00	1,230.00	1,207.00
Aircraft.....	.....	.....	75.00	13.00
Rain.....	105.00	105.00	.....	.....

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Philadelphia Fire and Marine—				
Fire	\$ 48,729.00	\$ 47,282.00	\$ 25,527.00	\$ 31,813.00
Extended coverage	6,054.00	4,707.00	1,014.00	1,014.00
Tornado, windstorm and cyclone	— 586.00	— 665.00	—	—
Sprinkler leakage	— 66.00	— 129.00	—	—
Riot, civil commotion and explosion	7.00	7.00	—	—
Hail	36,888.00	36,888.00	16,918.00	16,918.00
Motor vehicles	55,599.00	53,861.00	33,433.00	27,315.00
Ocean marine	72.00	72.00	18.00	18.00
Inland navigation and transportation	4,057.00	3,930.00	3,406.00	— 169.90
Aircraft	105.00	105.00	250.00	250.00
Philadelphia National—				
Fire	3,119.00	3,099.00	3,672.00	3,672.00
Extended coverage	337.00	337.00	—	—
Motor vehicles	179.00	179.00	—	—
Tornado, windstorm and cyclone	—	—	5.00	5.00
Phoenix—				
Fire	125,003.00	545,204.00	62,334.00	236,975.00
Extended coverage	16,322.00	54,309.00	1,332.00	7,794.00
Tornado, windstorm and cyclone	1,113.00	4,302.00	277.00	1,876.00
Sprinkler leakage	380.00	342.00	—	—
Riot, civil commotion and explosion	1,493.00	1,444.00	—	—
Motor vehicles	8,086.00	66,604.00	3,554.00	34,605.00
Ocean marine	200.00	199.00	17.00	— 48.00
Inland navigation and transportation	73,272.00	80,245.00	52,498.00	77,151.00
Aircraft	1,134.00	1,134.00	33.00	33.00
Piedmont Fire—				
Fire	427,671.00	389,239.00	191,088.00	112,663.00
Extended coverage	49,250.00	44,006.00	10,936.00	11,703.00
Tornado, windstorm and cyclone	1,977.00	1,986.00	685.00	760.00
Sprinkler leakage	696.00	709.00	9,446.00	2,547.00
Riot, civil commotion and explosion	59.00	187.00	—	—
Earthquake	38.00	38.00	—	—
Hail	50,972.00	49,653.00	6,909.00	6,910.00
Motor vehicles	136,056.00	129,289.00	60,136.00	59,096.00
Ocean marine	2,436.00	558.00	505.00	377.00
Inland navigation and transportation	47,561.00	43,618.00	14,946.00	12,654.00
Aircraft	369.00	—	—	—
Rain	288.00	288.00	—	—
Planet—				
Fire	6,327.00	3,841.00	210.00	52.00
Extended coverage	— 15.00	— 589.00	—	—
Motor vehicles	19,189.00	— 16,547.00	20,244.00	207.00
Inland navigation and transportation	7,141.00	— 1,970.00	275.00	27.00
Potomac—				
Fire	5,965.00	4,738.00	89.00	174.00
Extended coverage	1,436.00	1,078.00	338.00	332.00
Tornado, windstorm and cyclone	136.00	99.00	25.00	25.00
Motor vehicles	19,203.00	19,203.00	7,722.00	8,022.00
Inland navigation and transportation	3,863.00	2,818.00	2,325.00	4,055.00
Providence Washington—				
Fire	60,555.00	61,870.00	24,843.00	29,003.00
Extended coverage	6,474.00	6,867.00	1,088.00	1,247.00
Tornado, windstorm and cyclone	1,400.00	1,279.00	—	—
Sprinkler leakage	19.00	40.00	—	—
Riot, civil commotion and explosion	1,221.00	1,350.00	—	—
Motor vehicles	14,715.00	14,383.00	7,023.00	6,838.00
Ocean marine	68.00	75.00	17.00	— 25.00
Inland navigation and transportation	3,367.00	— 5,367.00	1,985.00	1,985.00
Provident Fire—				
Fire	47,924.00	27,507.00	74,031.00	26,481.00
Extended coverage	5,939.00	4,120.00	425.00	426.00
Tornado, windstorm and cyclone	160.00	— 113.00	14.00	9.00
Sprinkler leakage	32.00	—	—	—
Riot, civil commotion and explosion	70.00	80.00	—	—
Motor vehicles	27,547.00	25,589.00	10,769.00	9,908.00
Aircraft	—	616.00	—	334.00
Quaker City Fire and Marine—				
Fire	14,312.00	13,892.00	1,682.00	7,801.00
Extended coverage	2,400.00	1,559.00	283.00	207.00
Tornado, windstorm and cyclone	42.00	31.00	—	10.00
Motor vehicles	1,883.00	1,883.00	904.00	1,254.00
Inland navigation and transportation	313.00	— 789.00	98.00	— 73.00
Sprinkler leakage	—	— 45.00	—	—
Riot, civil commotion and explosion	—	28.00	—	—

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Queen—				
Fire.....	\$ 152,121.00	\$ 168,785.00	\$ 51,407.00	\$ 56,429.00
Extended coverage.....	21,989.00	28,626.00	2,717.00	3,267.00
Tornado, windstorm and cyclone.....	585.00	641.00	88.00	138.00
Sprinkler leakage.....	955.00	1,004.00	-----	-----
Riot, civil commotion and explosion.....	625.00	615.00	-----	-----
Earthquake.....	-----	-----	-----	-----
Motor vehicles.....	38,371.00	38,641.00	19,349.00	21,984.00
Ocean marine.....	7,146.00	1,873.00	25.00	76.00
Inland navigation and transportation.....	5,426.00	2,907.00	2,358.00	3,496.00
Aircraft.....	1,014.00	1,042.00	-----	-----
Ocean marine, war risks only.....	11.00	-----	-----	-----
Reliance—				
Fire.....	8,162.00	7,529.00	3,863.00	3,863.00
Extended coverage.....	1,502.00	1,464.00	298.00	262.00
Tornado, windstorm and cyclone.....	44.00	31.00	-----	87.00
Sprinkler leakage.....	24.00	16.00	-----	-----
Riot, civil commotion and explosion.....	11.00	11.00	-----	-----
Motor vehicles.....	2,450.00	2,450.00	1,762.00	1,762.00
Resolute Fire—				
Motor vehicles.....	643,818.00	643,798.00	241,150.00	243,618.00
Inland navigation and transportation.....	104.00	104.00	-----	-----
Rhode Island—				
Fire.....	71,583.00	55,967.00	38,034.00	22,473.00
Extended coverage.....	12,660.00	10,995.00	2,673.00	3,336.00
Tornado, windstorm and cyclone.....	73.00	97.00	5.00	33.00
Sprinkler leakage.....	9.00	1,906.00	-----	-----
Riot, civil commotion and explosion.....	108.00	16.00	-----	7,876.00
Hail.....	2,280.00	17,472.00	-----	-----
Motor vehicles.....	131,882.00	69,798.00	3,767.00	3,244.00
Inland navigation and transportation.....	2,428.00	1,818.00	175.00	126.00
Aircraft.....	1,251.00	206.00	1,500.00	750.00
Richmond—				
Fire.....	65,782.00	58,251.00	16,335.00	12,142.00
Extended coverage.....	7,360.00	6,630.00	754.00	916.00
Tornado, windstorm and cyclone.....	445.00	436.00	33.00	17.00
Sprinkler leakage.....	7.00	4.00	-----	-----
Hail.....	49,262.00	39,694.00	35,667.00	28,534.00
Motor vehicles.....	3,581.00	3,564.00	5,571.00	5,221.00
Ocean marine.....	38.00	38.00	-----	-----
Inland navigation and transportation.....	214.00	214.00	-----	-----
Rochester American—				
Fire.....	79,397.00	82,534.00	21,803.00	18,082.00
Extended coverage.....	7,446.00	7,832.00	708.00	678.00
Tornado, windstorm and cyclone.....	296.00	296.00	12.00	15.00
Sprinkler leakage.....	250.00	271.00	-----	-----
Riot, civil commotion and explosion.....	3.00	3.00	-----	-----
Hail.....	36,188.00	36,188.00	11,694.00	11,694.00
Motor vehicles.....	16,816.00	16,816.00	4,561.00	4,678.00
Ocean marine.....	226.00	-----	137.00	-----
Inland navigation and transportation.....	5,354.00	5,354.00	824.00	824.00
Aircraft.....	3,189.00	3,189.00	312.00	1,012.00
Safeguard—				
Fire.....	82,000.00	54,062.00	31,599.00	21,964.00
Extended coverage.....	3,247.00	2,612.00	582.00	481.00
Tornado, windstorm and cyclone.....	1,114.00	492.00	302.00	163.00
Sprinkler leakage.....	15.00	1.00	-----	-----
Riot, civil commotion and explosion.....	-----	7.00	-----	-----
Motor vehicles.....	3,741.00	3,460.00	1,504.00	1,519.00
Inland navigation and transportation.....	291.00	174.00	1,017.00	508.00
Saint Louis Fire and Marine—				
Fire.....	31,866.00	30,977.00	5,003.00	5,289.00
Extended coverage.....	11,214.00	10,880.00	630.00	681.00
Tornado, windstorm and cyclone.....	14.00	14.00	-----	-----
Motor vehicles.....	17.00	17.00	40.00	40.00
Saint Paul Fire and Marine—				
Fire.....	293,539.00	273,537.00	80,821.00	99,587.00
Extended coverage.....	29,585.00	26,945.00	3,531.00	4,022.00
Tornado, windstorm and cyclone.....	2,707.00	1,589.00	449.00	462.00
Sprinkler leakage.....	808.00	366.00	-----	25.00
Riot, civil commotion and explosion.....	122.00	812.00	-----	28.00
Motor vehicles.....	326,771.00	327,190.00	150,669.00	152,964.00
Ocean marine.....	48,411.00	48,410.00	337.00	8,253.00
Inland navigation and transportation.....	79,736.00	74,757.00	78,902.00	59,408.00
Aircraft.....	926.00	926.00	33.00	33.00

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Seaboard Fire and Marine—				
Fire.....	\$ 38,986.00	\$ 28,585.00	\$ 15,387.00	\$ 12,687.00
Extended coverage.....	3,791.00	2,135.00	620.00	278.00
Tornado, windstorm and cyclone.....	947.00	602.00	537.00	420.00
Sprinkler leakage.....	— 44.00	— 46.00	—	—
Riot, civil commotion and explosion.....	—	— 6.00	—	—
Motor vehicles.....	21.00	30.00	—	—
Ocean marine.....	1,509.00	987.00	4.00	— 12.00
Inland navigation and transportation.....	2,220.00	2,220.00	172.00	137.00
Seaboard Insurance—				
Fire.....	496.00	627.00	24,092.00	23,442.00
Extended coverage.....	— 127.00	— 127.00	203.00	— 4.00
Tornado, windstorm and cyclone.....	7.00	7.00	—	—
Motor vehicles.....	— 3,619.00	— 3,619.00	13,155.00	6,680.00
Ocean marine.....	6.00	6.00	2.00	— 4.00
Inland navigation and transportation.....	37.00	37.00	158.00	158.00
Security—				
Fire.....	65,650.00	65,316.00	31,892.00	25,689.00
Extended coverage.....	9,170.00	8,845.00	1,084.00	1,014.00
Tornado, windstorm and cyclone.....	104.00	106.00	197.00	237.00
Sprinkler leakage.....	117.00	147.00	—	—
Riot, civil commotion and explosion.....	206.00	208.00	—	—
Motor vehicles.....	1,299.00	1,299.00	39.00	39.00
Ocean marine.....	26.00	26.00	7.00	— 20.00
Inland navigation and transportation.....	10,459.00	7,029.00	5,079.00	6,206.00
Sentinel Fire—				
Fire.....	69,858.00	13,207.00	42,720.00	4,751.00
Extended coverage.....	5,894.00	1,355.00	1,198.00	209.00
Tornado, windstorm and cyclone.....	1,471.00	152.00	490.00	53.00
Sprinkler leakage.....	—	15.00	—	—
Riot, civil commotion and explosion.....	—	30.00	—	—
Hail.....	48,400.00	6,884.00	15,701.00	3,045.00
Motor vehicles.....	8,469.00	1,908.00	5,363.00	1,403.00
Ocean marine.....	—	1.00	—	— 1.00
Inland navigation and transportation.....	1,171.00	276.00	72.00	137.00
Aircraft.....	—	37.00	—	1.00
Service Fire—				
Motor vehicles.....	728,754.00	728,754.00	211,243.00	225,153.00
Aircraft.....	4,546.00	613.00	9,016.00	796.00
South Carolina—				
Fire.....	7,894.00	11,357.00	166.00	3,930.00
Extended coverage.....	1,464.00	1,650.00	10.00	43.00
Tornado, windstorm and cyclone.....	24.00	63.00	—	—
Motor vehicles.....	2,881.00	2,865.00	508.00	642.00
Riot, civil commotion and explosion.....	2.00	2.00	—	—
Southeastern Fire—				
Fire.....	11.00	4.00	1,046.00	393.00
Extended coverage.....	—	—	—	—
Motor vehicles.....	220,285.00	220,285.00	84,127.00	89,092.00
Inland navigation and transportation.....	1,433.00	—	—	—
Southern Fire—				
Fire.....	579,927.00	554,018.00	201,111.00	215,808.00
Extended coverage.....	50,522.00	49,897.00	20,358.00	21,352.00
Tornado, windstorm and cyclone.....	6,015.00	6,113.00	5,616.00	5,404.00
Sprinkler leakage.....	649.00	— 491.00	—	—
Riot, civil commotion and explosion.....	70.00	22.00	—	—
Hail.....	294,490.00	235,592.00	127,200.00	101,788.00
Motor vehicles.....	124,978.00	125,541.00	26,025.00	28,000.00
Ocean marine.....	533.00	533.00	—	—
Inland navigation and transportation.....	6,305.00	6,305.00	3,010.00	990.00
Vessels—Fire.....	19.00	19.00	—	—
Springfield Fire and Marine—				
Fire.....	235,703.00	449,034.00	105,400.00	161,526.00
Extended coverage.....	24,093.00	46,080.00	2,980.00	7,107.00
Tornado, windstorm and cyclone.....	2,298.00	5,166.00	728.00	1,798.00
Sprinkler leakage.....	250.00	526.00	—	—
Riot, civil commotion and explosion.....	759.00	1,028.00	—	—
Earthquake.....	3.00	3.00	—	—
Hail.....	126,350.00	234,042.00	71,124.00	103,525.00
Motor vehicles.....	48,037.00	64,888.00	32,959.00	47,690.00
Ocean marine.....	53.00	45.00	—	— 36.00
Inland navigation and transportation.....	5,649.00	9,398.00	3,620.00	4,666.00
Aircraft.....	645.00	1,257.00	25.00	21.00

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Standard Fire—				
Fire.....	\$ 60,949.00	\$ 39,185.00	\$ 17,089.00	\$ 14,681.00
Extended coverage.....	8,332.00	5,330.00	1,073.00	1,633.00
Tornado, windstorm and cyclone.....	— 79.00	153.00	—	67.00
Sprinkler leakage.....	1,232.00	93.00	—	138.00
Riot, civil commotion and explosion.....	48.00	460.00	—	53.00
Motor vehicles.....	140.00	140.00	—	—
Inland navigation and transportation.....	7,803.00	6,470.00	3,495.00	1,579.00
Aircraft.....	—	172.00	—	30.00
Standard Insurance—				
Fire.....	24,414.00	23,628.00	8,015.00	6,642.00
Extended coverage.....	3,396.00	3,388.00	429.00	288.00
Tornado, windstorm and cyclone.....	— 298.60	93.00	—	—
Sprinkler leakage.....	— 62.00	33.00	—	—
Riot, civil commotion and explosion.....	— 28.00	4.00	—	—
Hail.....	17,185.00	17,185.00	3,276.00	3,276.00
Motor vehicles.....	3,213.00	3,213.00	807.00	835.00
Inland navigation and transportation.....	2,479.00	2,479.00	306.00	306.00
Rain.....	255.00	255.00	—	—
Star Ins. Co. of America—				
Fire.....	12,926.00	13,284.00	6,065.00	6,638.00
Extended coverage.....	829.00	1,207.00	43.00	38.00
Tornado, windstorm and cyclone.....	277.00	73.00	—	—
Sprinkler leakage.....	36.00	67.00	—	—
Riot, civil commotion and explosion.....	— 77.00	77.00	—	—
Earthquake.....	— 35.00	35.00	—	—
Motor vehicles.....	6,835.00	6,835.00	4,810.00	4,440.00
Ocean marine.....	27.00	27.00	7.00	20.00
Inland navigation and transportation.....	434.00	434.00	675.00	675.00
Aircraft.....	537.00	537.00	2,640.00	2,640.00
State Farm Fire—				
Fire.....	—	— 1.00	—	—
Extended coverage.....	—	— 1.00	—	—
Stuyvesant—				
Fire.....	— 285.00	— 285.00	—	—
Extended coverage.....	— 8.00	— 8.00	—	—
Tornado, windstorm and cyclone.....	— 2.00	— 2.00	—	—
Motor vehicles.....	295,103.00	295,103.00	142,457.00	162,261.00
Sun Underwriters—				
Fire.....	51,604.00	31,102.00	18,496.00	17,297.00
Extended coverage.....	4,293.00	2,744.00	1,561.00	608.00
Tornado, windstorm and cyclone.....	346.00	140.00	452.00	116.00
Sprinkler leakage.....	74.00	37.00	—	—
Riot, civil commotion and explosion.....	— 6.00	— 2.00	—	—
Motor vehicles.....	65,063.00	58,793.00	27,898.00	19,005.00
Inland navigation and transportation.....	11,735.00	11,735.00	232,697.00	—59,818.00
Transcontinental—				
Fire.....	15,779.00	9,638.00	14,361.00	11,672.00
Extended coverage.....	1,495.00	905.00	411.00	367.00
Tornado, windstorm and cyclone.....	69.00	69.00	—	—
Sprinkler leakage.....	—	— 49.00	—	—
Motor vehicles.....	2,471.00	2,471.00	4,409.00	1,638.00
Inland navigation and transportation.....	1,388.00	1,203.00	502.00	397.00
Travelers Fire—				
Fire.....	232,469.00	243,986.00	83,331.00	59,852.00
Extended coverage.....	26,642.00	27,133.00	3,468.00	3,536.00
Tornado, windstorm and cyclone.....	3,624.00	3,735.00	569.00	569.00
Sprinkler leakage.....	1,608.00	1,591.00	664.00	926.00
Riot, civil commotion and explosion.....	2,519.00	2,539.00	—	—
Earthquake.....	—	3.00	—	—
Motor vehicles.....	314,484.00	314,484.00	137,543.00	148,889.00
Inland navigation and transportation.....	40,266.00	39,643.00	13,872.00	12,651.00
Aircraft.....	3,900.00	3,900.00	8,632.00	2,882.00
Underwriters Insurance—				
Fire.....	9,753.00	8,103.00	—	—
Extended coverage.....	726.00	634.00	—	—
Tornado, windstorm and cyclone.....	4.00	4.00	—	—

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
United Firemen's—				
Fire.....	\$ 42,702.00	\$ 42,751.00	\$ 19,712.00	\$ 20,149.00
Extended coverage.....	3,741.00	3,692.00	199.00	700.00
Tornado, windstorm and cyclone.....	396.00	434.00	17.00	13.00
Sprinkler leakage.....	369.00	411.00		
Riot, civil commotion and explosion.....	— 6.00	80.00		
Motor vehicles.....	559.00	559.00	9.00	9.00
Inland navigation and transportation.....	1,434.00	1,385.00	136.00	— 4.00
Aircraft.....	3.00	1.00		
Ocean marine, war risks only.....	1,071.00	1,031.00		
United States Fire—				
Fire.....	229,643.00	221,014.00	92,158.00	78,966.00
Extended coverage.....	19,433.00	19,876.00	2,501.00	5,269.00
Tornado, windstorm and cyclone.....	1,843.00	1,851.00	1,793.00	1,767.00
Sprinkler leakage.....	146.00	135.00		
Riot, civil commotion and explosion.....	70.00	— 32.00		
Hail.....	175,311.00	130,946.00	77,141.00	53,430.00
Motor vehicles.....	24,594.00	30,619.00	8,311.00	8,062.00
Ocean marine.....	1,113.00	1,188.00	28.00	— 83.00
Inland navigation and transportation.....	10,654.00	18,539.00	342.00	39,318.00
Aircraft.....	2,809.00	2,809.00	11.00	4,011.00
Buyers transit & R. R. lines.....	6,672.00	6,672.00		
Vigilant—				
Fire.....	838.00	888.00		
Extended coverage.....	218.00	219.00		
Motor vehicles.....	31.00	31.00	31.00	31.00
Ocean marine, war risks only.....	27.00	27.00	7.00	7.00
Inland navigation and transportation.....	9.00	9.00		
Virginia Fire and Marine—				
Fire.....	79,993.00	54,270.00	38,273.00	29,386.00
Extended coverage.....	8,340.00	7,357.00	794.00	727.00
Tornado, windstorm and cyclone.....	557.00	462.00	16.00	87.00
Sprinkler leakage.....	— 1.00	2.00		
Riot, civil commotion and explosion.....	144.00	74.00		
Motor vehicles.....	3,848.00	3,182.00	11,711.00	4,875.00
Inland navigation and transportation.....	831.00	791.00	1,468.00	— 1,153.00
Westchester Fire—				
Fire.....	164,047.00	143,553.00	54,872.00	37,557.00
Extended coverage.....	15,973.00	15,368.00	2,534.00	864.00
Tornado, windstorm and cyclone.....	2,594.00	2,577.00	457.00	281.00
Sprinkler leakage.....	37.00	49.00		
Riot, civil commotion and explosion.....	10.00	9.00		
Earthquake.....		— 28.00		
Hail.....	75,849.00	60,679.00	24,172.00	19,268.00
Motor vehicles.....	14,956.00	14,979.00	6,341.00	6,862.00
Ocean marine.....	172.00	205.00	28.00	2,417.00
Inland navigation and transportation.....	1,921.00	3,726.00	265.00	310.00
Aircraft.....	1,085.00	1,085.00	11.00	11.00
Vessels—Fire.....	12.00	12.00		
Buyers transit & R. R. liability.....	49.00	49.00		
Western National—				
Fire.....	22,212.00	18,530.00	1,734.00	3,179.00
Extended coverage.....	2,917.00	2,928.00	263.00	363.00
Tornado, windstorm and cyclone.....	67.00	54.00		
Riot, civil commotion and explosion.....	2.00	2.00		
Motor vehicles.....	1,476.00	1,476.00	522.00	628.00
Inland navigation and transportation.....	1,511.00	1,511.00	1,030.00	1,030.00
Wm. Penn Fire—				
Fire.....	34,597.00	32,293.00	9,098.00	10,054.00
Extended coverage.....	6,361.00	6,126.00	1,061.00	953.00
Tornado, windstorm and cyclone.....	397.00	380.00	103.00	93.00
Sprinkler leakage.....	5.00	4,567.00		
Riot, civil commotion and explosion.....		— 25.00		
Earthquake.....		— 5.00		
Hail.....		8,736.00		
Motor vehicles.....	77.00	77.00	683.00	683.00
Inland navigation and transportation.....	2,460.00	4,076.00		— 25.00
Aircraft.....		69.00		83.00

—Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
World Fire and Marine—				
Fire.....	\$ 186,064.00	\$ 195,386.00	\$ 72,963.00	\$ 73,001.00
Extended coverage.....	21,484.00	22,636.00	2,422.00	2,760.00
Tornado, windstorm and cyclone.....	1,731.00	1,935.00	1,011.00	794.00
Sprinkler leakage.....	596.00	524.00	-----	1,500.00
Riot, civil commotion and explosion.....	42.00	7.00	-----	-----
Hail.....	76,476.00	76,476.00	49,657.00	49,657.00
Motor vehicles.....	59,291.00	59,646.00	28,772.00	28,766.00
Ocean marine.....	5,298.00	3,943.00	-----	-----
Inland navigation and transportation.....	10,051.00	10,420.00	11,241.00	2,995.00
Aircraft.....	206.00	-----	-----	-----
Rain.....	734.00	724.00	-----	-----
Zurich Fire—				
Motor vehicles.....	27,376.00	27,376.00	11,204.00	13,794.00
Totals.....	\$ 33,244,169.00	\$ 31,297,794.00	\$ 12,893,308.00	\$ 12,010,744.00

RECAPITULATION

Fire.....	\$ 16,060,344.00	\$ 14,903,582.00	\$ 6,208,864.00	\$ 5,862,596.00
Extended coverage.....	1,709,155.00	1,624,316.00	259,344.00	272,125.00
Tornado, windstorm and cyclone.....	134,586.00	140,395.00	57,054.00	59,551.00
Sprinkler leakage.....	42,157.00	45,148.00	42,349.00	43,619.00
Riot, civil commotion and explosion.....	69,715.00	56,378.00	60,340.00	14,225.00
Earthquake.....	445.00	423.00	-----	-----
Hail.....	3,098,739.00	2,988,959.00	1,168,542.00	1,116,412.00
Motor vehicles.....	10,317,634.00	9,935,634.00	4,113,546.00	3,990,465.00
Ocean marine.....	257,931.00	208,242.00	36,600.00	22,171.00
Inland navigation and transportation.....	1,330,171.00	1,254,382.00	849,074.00	557,193.00
Aircraft.....	130,418.00	89,773.00	91,813.00	67,483.00
Ocean marine, war risks only.....	36,056.00	38,705.00	1,598.00	423.00
Rain and flood.....	5,115.00	4,818.00	4,184.00	4,184.00
Water damage.....	28.00	10.00	-----	-----
Vessels—Fire.....	31.00	204.00	-----	297.00
C. I. A. Fire.....	104,855.00	-----	-----	-----
Buyers transit and R. R. lines.....	6,721.00	6,721.00	-----	-----
Miscellaneous marine.....	124.00	124.00	-----	-----
Totals.....	\$ 33,244,169.00	\$ 31,297,794.00	\$ 12,893,308.00	\$ 12,010,744.00

—Minus.

TABLE No. II—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES

COMPANIES OF FOREIGN COUNTRIES—1947	Direct Writing	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Atlas Assurance—				
Fire.....	\$ 56,472.00	\$ 41,886.00	\$ 18,108.00	\$ 16,067.00
Extended coverage.....	9,032.00	7,193.00	1,357.00	1,224.00
Tornado, windstorm and cyclone.....	78.00	60.00	170.00	170.00
Sprinkler leakage.....	10.00	1.00	—	—
Riot, civil commotion and explosion.....	48.00	18.00	—	—
Motor vehicles.....	263.00	263.00	—	—
Ocean marine.....	—	24.00	—	1.00
Inland navigation and transportation.....	628.00	1,184.00	489.00	175.00
Aircraft.....	—	10.00	—	—
British America Assurance—				
Fire.....	8,835.00	8,108.00	8,820.00	10,150.00
Extended coverage.....	1,621.00	1,833.00	278.00	374.00
Tornado, windstorm and cyclone.....	26.00	26.00	—	—
Sprinkler leakage.....	19.00	15.00	—	—
Hail.....	1,470.00	891.00	46.00	36.00
Motor vehicles.....	21.00	21.00	—	—
Inland navigation and transportation.....	2,551.00	2,551.00	1,004.00	1,004.00
British General—				
Fire.....	82,521.00	88,862.00	38,759.00	36,527.00
Extended coverage.....	8,183.00	8,081.00	478.00	608.00
Tornado, windstorm and cyclone.....	487.00	538.00	38.00	164.00
Sprinkler leakage.....	11.00	13.00	—	—
Riot, civil commotion and explosion.....	—	5.00	—	—
Motor vehicles.....	14,559.00	16,172.00	5,293.00	6,314.00
Inland navigation and transportation.....	741.00	741.00	58.00	148.00
Caledonian—				
Fire.....	21,662.00	19,246.00	1,575.00	9,161.00
Extended coverage.....	2,625.00	2,576.00	240.00	205.00
Tornado, windstorm and cyclone.....	67.00	— 34.00	8.00	25.00
Sprinkler leakage.....	35.00	— 102.00	—	—
Riot, civil commotion and explosion.....	34.00	8.00	—	1.00
Earthquake.....	—	—	—	—
Motor vehicles.....	3,502.00	3,970.00	2,632.00	3,050.00
Ocean marine.....	17.00	17.00	—	—
Inland navigation and transportation.....	—	586.00	—	52.00
Century—				
Fire.....	4,722.00	20,732.00	44.00	9,139.00
Extended coverage.....	122.00	588.00	45.00	182.00
Tornado, windstorm and cyclone.....	—	194.00	—	21.00
Sprinkler leakage.....	—	69.00	—	25.00
Riot, civil commotion and explosion.....	—	102.00	—	8.00
Earthquake.....	—	1.00	—	—
Motor vehicles.....	71.00	71.00	—	—
Ocean marine, war risks.....	51.00	50.00	13.00	578.00
Inland navigation and transportation.....	5.00	5.00	—	—
Aircraft.....	—	616.00	—	329.00
Commercial Union Assurance—				
Fire.....	97,514.00	114,984.00	74,958.00	43,056.00
Extended coverage.....	11,225.00	12,675.00	512.00	566.00
Tornado, windstorm and cyclone.....	784.00	615.00	42.00	28.00
Sprinkler leakage.....	184.00	233.00	—	—
Riot, civil commotion and explosion.....	— 603.00	— 1,144.00	—	—
Motor vehicles.....	2,419.00	2,190.00	3,426.00	3,409.00
Ocean marine.....	485.00	802.00	13.00	1,196.00
Inland navigation and transportation.....	9,001.00	8,105.00	540.00	822.00
Halifax—				
Fire.....	22,362.00	12,581.00	14,741.00	6,440.00
Extended coverage.....	2,144.00	1,015.00	348.00	252.00
Tornado, windstorm and cyclone.....	49.00	43.00	85.00	147.00
Riot, civil commotion and explosion.....	88.00	23.00	—	—
Earthquake.....	—	7.00	—	—
Ocean marine.....	—	6.00	—	81.00
Motor vehicles.....	7,275.00	2,275.00	1,685.00	3,853.00
Inland navigation and transportation.....	1,369.00	646.00	3,364.00	1,677.00
Law Union and Rock—				
Fire.....	23,685.00	20,661.00	7,567.00	6,518.00
Extended coverage.....	2,851.00	2,504.00	479.00	359.00
Tornado, windstorm and cyclone.....	527.00	239.00	—	100.00
Sprinkler leakage.....	—	13.00	—	—
Motor vehicles.....	4,441.00	3,501.00	1,703.00	924.00
Inland navigation and transportation.....	273.00	243.00	—	—

—Minus.

TABLE No. II—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

COMPANIES OF FOREIGN COUNTRIES	Direct Writing	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Liverpool and London and Globe—				
Fire.....	\$ 186,556.00	\$ 171,129.00	\$ 121,477.00	\$ 91,738.00
Extended coverage.....	22,958.00	21,032.00	3,144.00	1,998.00
Tornado, windstorm and cyclone.....	3,220.00	2,120.00	577.00	806.00
Sprinkler leakage.....	605.00	711.00	70.00	64.00
Riot, civil commotion and explosion.....	329.00	324.00	—	—
Motor vehicles.....	14,692.00	14,692.00	7,116.00	7,071.00
Ocean marine.....	532.00	3,043.00	46.00	— 45.00
Inland navigation and transportation.....	4,203.00	3,699.00	372.00	— 113.00
Aircraft.....	6,378.00	6,378.00	1,638.00	838.00
London Assurance—				
Fire.....	169,602.00	95,910.00	64,335.00	31,826.00
Extended coverage.....	13,995.00	9,071.00	998.00	1,589.00
Tornado, windstorm and cyclone.....	1,287.00	797.00	4,454.00	4,310.00
Sprinkler leakage.....	37.00	— 43.00	—	—
Riot, civil commotion and explosion.....	174.00	47.00	—	1.00
Motor vehicles.....	12,141.00	12,343.00	3,802.00	3,210.00
Ocean marine.....	68.00	68.00	17.00	17.00
Inland navigation and transportation.....	119.00	137.00	393.00	400.00
London and Lancashire—				
Fire.....	45,869.00	38,314.00	11,979.00	13,750.00
Extended coverage.....	5,575.00	5,474.00	539.00	392.00
Tornado, windstorm and cyclone.....	174.00	222.00	98.00	127.00
Sprinkler leakage.....	117.00	— 80.00	—	—
Riot, civil commotion and explosion.....	243.00	552.00	—	—
Motor vehicles.....	2,474.00	4,800.00	1,738.00	911.00
Inland navigation and transportation.....	1,109.00	847.00	69.00	73.00
London and Scottish Assurance—				
Fire.....	18,895.00	18,895.00	11,588.00	11,587.00
Extended coverage.....	2,628.00	2,628.00	141.00	141.00
Motor vehicles.....	444.00	444.00	586.00	586.00
Inland navigation and transportation.....	50.00	50.00	—	—
Netherlands—				
Fire.....	301.00	1,561.00	291.00	168.00
Extended coverage.....	29.00	171.00	—	4.00
Tornado, windstorm and cyclone.....	4.00	4.00	—	—
Riot, civil commotion and explosion.....	—	2.00	—	—
Motor vehicles.....	—	311.00	—	1,372.00
Ocean marine.....	60.00	661.00	—	6.00
New Zealand—				
Fire.....	—	9,333.00	—	971.00
Extended coverage.....	—	583.00	—	98.00
Tornado, windstorm and cyclone.....	—	70.00	—	—
Sprinkler leakage.....	—	30.00	—	—
Riot, civil commotion and explosion.....	—	6.00	—	—
Motor vehicles.....	—	9.00	—	23.00
Ocean marine.....	—	3.00	—	—
North British and Mercantile—				
Fire.....	49,879.00	89,977.00	20,145.00	22,396.00
Extended coverage.....	7,711.00	9,927.00	1,186.00	1,229.00
Tornado, windstorm and cyclone.....	315.00	534.00	180.00	326.00
Sprinkler leakage.....	102.00	167.00	—	—
Riot, civil commotion and explosion.....	580.00	479.00	—	—
Motor vehicles.....	1,102.00	2,721.00	— 349.00	1,028.00
Ocean marine.....	68.00	27.00	17.00	2.00
Inland navigation and transportation.....	1,281.00	2,389.00	336.00	372.00
Aircraft.....	45.00	11,842.00	—	7,496.00
Northern Assurance—				
Fire.....	73,131.00	47,010.00	21,360.00	25,268.00
Extended coverage.....	9,013.00	5,894.00	1,159.00	1,169.00
Tornado, windstorm and cyclone.....	393.00	313.00	—	4.00
Sprinkler leakage.....	15.00	46.00	—	3.00
Riot, civil commotion and explosion.....	—	19.00	—	—
Motor vehicles.....	11,068.00	10,575.00	7,535.00	7,150.00
Ocean marine.....	235.00	235.00	5.00	— 16.00
Inland navigation and transportation.....	8,142.00	7,816.00	13,813.00	8,600.00
Aircraft.....	2,385.00	2,395.00	6,151.00	4,421.00
Norwich Union Fire Ins. Society—				
Fire.....	45,394.00	31,577.00	8,358.00	14,530.00
Extended coverage.....	4,839.00	3,643.00	263.00	339.00
Tornado, windstorm and cyclone.....	59.00	7.00	10.00	57.00
Sprinkler leakage.....	— 10.00	— 21.00	—	5.00
Riot, civil commotion and explosion.....	9.00	— 36.00	—	20.00
Motor vehicles.....	4,581.00	4,719.00	1,520.00	2,538.00
Ocean marine.....	48.00	48.00	10.00	— 82.00
Inland navigation and transportation.....	1,458.00	1,870.00	29.00	— 1.00
Aircraft.....	164.00	72.00	—	—

—Minus.

TABLE No. II—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

COMPANIES OF FOREIGN COUNTRIES	Direct Writing	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Ocean marine—				
Ocean marine.....	\$ 54.00	\$ 27.00	\$ 14.00	\$ 2.00
Inland navigation and transportation.....		4.06.00		31.00
Pacific Coast Fire—				
Palatine—				
Fire.....	25,507.00	18,042.00	11,528.00	9,073.00
Extended coverage.....	3,804.00	2,731.00	730.00	422.00
Tornado, windstorm and cyclone.....	108.00	113.00		
Sprinkler leakage.....		7.00		
Riot, civil commotion and explosion.....		16.00		
Motor vehicles.....	329.00	357.00		
Ocean marine.....	757.00	712.00		
Inland navigation and transportation.....			142.00	142.00
Pearl Assurance—				
Fire.....	28,950.00	11,424.00	1,574.00	1,777.00
Extended coverage.....	5,581.00	3,121.00	376.00	115.00
Tornado, windstorm and cyclone.....	49.00	36.00		—12.00
Sprinkler leakage.....	145.00	67.00		
Riot, civil commotion and explosion.....	22.00	7.00		
Earthquake.....	8.00	2.00		
Motor vehicles.....	3,612.00	3,612.00	118.00	18.00
Inland navigation and transportation.....	553.00	510.00	50.00	17.00
Aircraft.....		16.00		
Phoenix Assurance—				
Fire.....	59,649.00	47,579.00	46,677.00	37,145.00
Extended coverage.....	6,929.00	3,997.00	1,124.00	913.00
Tornado, windstorm and cyclone.....	156.00	56.00	33.00	17.00
Sprinkler leakage.....	5.00	3.00		2.00
Riot, civil commotion and explosion.....	19.00	86.00		
Motor vehicles.....	8,445.00	8,445.00	6,389.00	3,510.00
Inland navigation and transportation.....	3,931.00	2,520.00	20,856.00	20,611.00
Aircraft.....	6,975.00	1,162.00	8,083.00	353.00
Royal Exchange Assurance—				
Fire.....	24,988.00	44,861.00	8,311.00	18,371.00
Extended coverage.....	4,589.00	5,681.00	775.00	126.00
Tornado, windstorm and cyclone.....	66.00	421.00		101.00
Sprinkler leakage.....	20.00	86.00		
Riot, civil commotion and explosion.....	352.00	160.00		
Motor vehicles.....	2,862.00	2,004.00	295.00	203.00
Ocean marine.....	54.00	67.00	14.00	41.00
Inland navigation and transportation.....	550.00	550.00		15.00
Aircraft.....		15.00		
Royal—				
Fire.....	173,191.00	252,224.00	47,274.00	84,565.00
Extended coverage.....	21,956.00	28,349.00	688.00	1,287.00
Tornado, windstorm and cyclone.....	387.00	578.00	39.00	159.00
Sprinkler leakage.....	1,005.00	1,060.00	274.00	321.00
Riot, civil commotion and explosion.....	820.00	918.00		
Motor vehicles.....	23,646.00	29,847.00	18,062.00	20,862.00
Ocean marine.....	4,087.00	4,743.00	700.00	469.00
Inland navigation and transportation.....	4,888.00	1,025.00	38,455.00	5,651.00
Aircraft.....	16,331.00	16,331.00	5,128.00	1,603.00
Ocean marine, war risks.....	293.00	293.00		
Scottish Union and National—				
Fire.....	36,665.00	40,304.00	16,713.00	16,270.00
Extended coverage.....	5,900.00	5,033.00	2,052.00	543.00
Tornado, windstorm and cyclone.....	237.00	258.00	261.00	209.00
Sprinkler leakage.....	17.00	46.00		95.00
Riot, civil commotion and explosion.....	658.00	322.00		40.00
Motor vehicles.....	5,956.00	1,722.00	4,813.00	4,428.00
Inland navigation and transportation.....	137.00	405.00	37.00	251.00
Aircraft.....		12.00		
Standard Marine—				
Fire.....	37,020.00	12,113.00	5,280.00	8,455.00
Extended coverage.....	4,662.00	493.00	239.00	15.00
Tornado, windstorm and cyclone.....	121.00	38.00	29.00	25.00
Sprinkler leakage.....	16.00	114.00		
Riot, civil commotion and explosion.....		68.00		
Motor vehicles.....	4,021.00	2,041.00	51.00	216.00
Ocean marine.....	8,865.00	8,864.00	234.00	670.00
Inland navigation and transportation.....	6,407.00	6,292.00	557.00	490.00
State Assurance—				
Fire.....	12.00	10.00		
Extended coverage.....	3.00	3.00		

—Minus.

TABLE No. II—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

COMPANIES OF FOREIGN COUNTRIES	Direct Writing	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Sun Insurance Office—				
Fire.....	\$ 61,896.00	\$ 72,033.00	\$ 32,475.00	\$ 27,427.00
Extended coverage.....	8,776.00	8,407.00	1,993.00	1,597.00
Tornado, windstorm and cyclone.....	105.00	358.00		57.00
Sprinkler leakage.....	5.00	50.00		
Riot, civil commotion and explosion.....	2.00	110.00		2.00
Motor vehicles.....	16,575.00	13,529.00	6,618.00	5,660.00
Ocean marine.....	58.00	71.00	12.00	63.00
Inland navigation and transportation.....	1,855.00	3,837.00	8,217.00	8,402.00
Aircraft.....	59.00	642.00		329.00
Union Assurance Society—				
Fire.....	47,935.00	40,163.00	12,635.00	14,242.00
Extended coverage.....	4,511.00	3,901.00	702.00	723.00
Tornado, windstorm and cyclone.....	133.00	81.00		6.00
Sprinkler leakage.....	38.00	46.00		
Riot, civil commotion and explosion.....	48.00	32.00		
Motor vehicles.....	12,086.00	11,692.00	2,368.00	2,378.00
Inland navigation and transportation.....	1,026.00	1,383.00		
Union Insurance Society of Canton—				
Fire.....		1,731.00	4.00	515.00
Extended coverage.....		73.00		
Tornado, windstorm and cyclone.....		2.00		
Sprinkler leakage.....		1.00		
Riot, civil commotion and explosion.....		19.00		
Motor vehicles.....		12.00		
Ocean marine.....			7.00	20.00
Inland navigation and transportation.....		393.00	218.00	151.00
Aircraft.....		6.00		
Union Marine and General—				
Fire.....	3,447.00	4,085.00	1,978.00	4,332.00
Extended coverage.....	617.00	461.00	441.00	476.00
Tornado, windstorm and cyclone.....	18.00	18.00		
Motor vehicles.....	39.00	39.00		
Ocean marine.....	41.00	41.00	52.00	61.00
Aircraft.....	6,586.00		7,906.00	
Western Assurance—				
Fire.....	51,378.00	44,946.00	20,958.00	21,298.00
Extended coverage.....	4,273.00	4,264.00	404.00	404.00
Tornado, windstorm and cyclone.....	373.00	373.00	117.00	17.00
Riot, civil commotion and explosion.....	338.00	61.00		
Hail.....	23,790.00	19,032.00	1,490.00	1,362.00
Motor vehicles.....	11,110.00	11,110.00	7,573.00	6,100.00
Ocean marine.....	20.00	20.00	167.00	348.00
Inland navigation and transportation.....	5,358.00	5,398.00	357.00	5,357.00
Yorkshire—				
Fire.....	77,400.00	49,893.00	20,652.00	18,644.00
Extended coverage.....	7,315.00	3,138.00	1,783.00	1,606.00
Tornado, windstorm and cyclone.....	953.00	567.00	96.00	53.00
Sprinkler leakage.....	9.00	10.00		
Riot, civil commotion and explosion.....	4.00	11.00		
Motor vehicles.....	39.00	78.00	35.00	235.00
Totals.....	\$2,024,765.00	\$ 1,943,890.00	\$ 882,233.00	\$ 794,311.00

RECAPITULATION

Fire.....	\$ 1,535,438.00	\$ 1,470,174.00	\$ 650,164.00	\$ 611,406.00
Extended coverage.....	183,467.00	164,539.00	22,474.00	18,956.00
Tornado, windstorm and cyclone.....	10,140.00	8,526.00	6,237.00	6,917.00
Sprinkler leakage.....	2,375.00	2,521.00	344.00	515.00
Riot, civil commotion and explosion.....	3,165.00	3,137.00		72.00
Earthquake.....	8.00	10.00		
Hail.....	25,260.00	19,923.00	1,536.00	1,398.00
Motor vehicles.....	167,773.00	163,409.00	83,009.00	85,049.00
Ocean Marine.....	15,409.00	19,427.00	1,308.00	1,768.00
Inland navigation and transportation.....	55,635.00	52,416.00	88,242.00	52,989.00
Aircraft.....	25,751.00	39,465.00	28,906.00	14,663.00
Ocean Marine, war risks only.....	344.00	343.00	13.00	578.00
Totals.....	\$ 2,024,765.00	\$ 1,943,890.00	\$ 882,233.00	\$ 794,311.00

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TABLE No. II—Continued

MUTUAL COMPANIES OF OTHER STATES

MUTUAL FIRE COMPANIES N.C. BUSINESS 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Allied American Mutual Fire—				
Fire.....	\$ 6,783.00	\$ 7,170.00	\$ 12,682.00	\$ 15,520.00
Extended coverage.....	1,165.00	1,224.00	17.00	17.00
Motor vehicles.....	58,238.00	58,238.00	14,167.00	15,436.00
Inland navigation and transportation.....	976.00	1,108.00	38.00	4.00
Aircraft.....	5,707.00	5,707.00	9,827.00	8,293.00
Arkwright Mutual Fire—				
Fire.....	99,886.00	197,702.00	7,259.00	11,496.00
Atlantic Mutual Fire—				
Fire.....	176,075.00	111,898.00	63,821.00	34,654.00
Extended coverage.....	30,213.00	18,514.00	2,797.00	2,315.00
Sprinkler leakage.....	185.00	193.00	85.00	8.00
Motor vehicles.....	5,728.00	5,787.00	1,110.00	1,060.00
Plate glass.....	4,491.00	4,491.00	1,673.00	2,106.00
Automobile Mutual—				
Motor vehicles.....	12,100.00	12,100.00	2,983.00	3,011.00
Badger Mutual Fire—				
Fire.....	41.00	26.00	—	146.00
Extended coverage.....	—	2.00	—	2.00
Blackstone Mutual Fire—				
Fire.....	210,832.00	203,821.00	16,789.00	12,250.00
Berkshire Mutual Fire—				
Fire.....	52,865.00	52,474.00	37,385.00	38,902.00
Extended coverage.....	7,160.00	7,151.00	346.00	496.00
Tornado, windstorm and cyclone.....	76.00	68.00	—	—
Sprinkler leakage.....	59.00	59.00	—	—
Riot, civil commotion and explosion.....	81.00	81.00	—	—
Motor vehicles.....	117,949.00	117,949.00	46,736.00	47,399.00
Inland navigation and transportation.....	3,118.00	3,202.00	802.00	880.00
Boston Manufacturers Mutual Fire—				
Fire.....	352,049.00	385,101.00	30,439.00	21,757.00
Cambridge Mutual Fire—				
Fire.....	21,256.00	17,397.00	2,701.00	5,281.00
Extended coverage.....	2,781.00	2,297.00	—	86.00
Tornado.....	6.00	6.00	—	—
Carolina Mutual—				
Fire.....	83,888.00	52,088.00	33,739.00	14,832.00
Extended coverage.....	10,515.00	8,311.00	727.00	623.00
Tornado, windstorm and cyclone.....	144.00	88.00	—	—
Central Manufacturers Mutual—				
Fire.....	154,635.00	199,210.00	23,907.00	41,743.00
Extended coverage.....	27,099.00	28,334.00	3,963.00	4,355.00
Tornado, windstorm and cyclone.....	324.00	590.00	145.00	168.00
Sprinkler leakage.....	298.00	332.00	—	—
Motor vehicles.....	162,933.00	162,793.00	57,583.00	57,116.00
Inland navigation and transportation.....	60,730.00	62,670.00	11,195.00	17,233.00
Aircraft.....	28,495.00	28,494.00	26,931.00	29,413.00
Riot.....	—	5.00	—	—
Cotton & Woolen Manufacturers' Mutual				
Fire.....	163,259.00	157,443.00	7,820.00	8,383.00
Employers Mutual Fire—				
Fire.....	1,670.00	2,757.00	—	145.00
Extended coverage.....	373.00	444.00	—	—
Motor vehicles.....	107,297.00	44,837.00	37,651.00	20,011.00
Aircraft.....	228.00	228.00	—	—
Inland navigation.....	—	1.00	—	4.00
Farm Bureau Mutual Fire—				
Fire.....	109,974.00	55,921.00	26,033.00	20,956.00
Extended coverage.....	13,847.00	10,400.00	1,381.00	1,353.00
Tornado, windstorm and cyclone.....	10.00	10.00	—	9.00
Hail.....	510,082.00	269,079.00	201,815.00	100,908.00
Motor vehicles.....	245,456.00	245,221.00	101,410.00	98,284.00
Firemen's Mutual—				
Fire.....	785,018.00	362,253.00	18,560.00	36,165.00
Grain Dealers National Mutual Fire—				
Fire.....	140,014.00	156,184.00	19,131.00	25,732.00
Extended coverage.....	19,994.00	20,856.00	1,238.00	1,330.00
Tornado, windstorm and cyclone.....	1,439.00	919.00	200.00	86.00
Sprinkler leakage.....	580.00	345.00	—	—
Riot.....	—	32.00	—	—
Motor vehicles.....	74,178.00	74,104.00	20,735.00	27,287.00
Inland navigation and transportation.....	12,279.00	13,425.00	2,704.00	3,493.00
Aircraft.....	623.00	623.00	—	—

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TABLE No. II—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

MUTUAL FIRE COMPANIES N.C. BUSINESS 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Grangers Mutual—				
Fire.....	\$ 78,319.00	\$ 71,452.00	\$ 15,595.00	\$ 15,534.00
Extended coverage.....	7,060.00	6,613.00	507.00	920.00
Tornado, windstorm and cyclone.....	185.00	147.00	14.00	14.00
Sprinkler leakage.....	4.00	3.00		
Hardware Dealers Mutual Fire—				
Fire.....	123,989.00	131,256.00	34,929.00	30,124.00
Extended coverage.....	13,505.00	14,074.00	1,240.00	1,435.00
Tornado, windstorm and cyclone.....	400.00	411.00	36.00	36.00
Sprinkler leakage.....	148.00	163.00		8.00
Riot, civil commotion and explosion.....				8.00
Motor vehicles.....	23,838.00	12,692.00	6,317.00	2,096.00
Inland navigation and transportation.....	2,686.00	2,886.00	851.00	917.00
Hardware Mutual (Minn.)—				
Fire.....	23,365.00	45,709.00	3,633.00	16,959.00
Extended coverage.....	3,567.00	5,601.00	961.00	940.00
Tornado, windstorm and cyclone.....	203.00	194.00		
Sprinkler leakage.....		155.00		8.00
Riot, civil commotion and explosion.....		17.00		
Motor vehicles.....	8,322.00	13,856.00	3,807.00	6,535.00
Inland navigation and transportation.....	479.00	645.00	45.00	51.00
Hardware Mutual Fire (N.C.)—				
Fire.....	321,777.00	131,401.00	46,860.00	26,271.00
Extended coverage.....	22,541.00	9,944.00	2,016.00	393.00
Harford Mutual—				
Fire.....	363,751.00	302,012.00	170,889.00	134,571.00
Extended coverage.....	35,043.00	31,944.00	3,623.00	5,860.00
Tornado, windstorm and cyclone.....	341.00	296.00	30.00	30.00
Hail.....	62,843.00	40,693.00	23,207.00	
Motor vehicles.....	20,929.00	20,615.00	13,764.00	9,178.00
Use and occupancy.....	1,776.00	1,302.00	2,246.00	2,246.00
Holyoke Mutual Fire—				
Fire.....	81,672.00	50,033.00	40,592.00	22,687.00
Extended coverage.....	11,209.00	8,183.00	1,298.00	1,119.00
Tornado, windstorm and cyclone.....	87.00	90.00		1.00
Sprinkler leakage.....	29.00	9.00		
Motor vehicles.....	68,971.00	56,144.00	12,641.00	33,203.00
Home Mutual Fire—				
Fire.....	59,079.00	47,035.00	9,811.00	8,010.00
Extended coverage.....	4,607.00	3,492.00	660.00	539.00
Tornado, windstorm and cyclone.....	192.00	159.00		
Sprinkler leakage.....	6.00	6.00		
Motor vehicles.....	55,942.00	55,942.00	14,162.00	15,765.00
Inland navigation and transportation.....	814.00	643.00	18.00	18.00
Aircraft.....	237.00	237.00		
Portfolios.....				5,424.00
Implement Dealers Mutual Fire—				
Fire.....	152,253.00	84,032.00	41,010.00	28,490.00
Extended coverage.....	10,957.00	5,327.00	719.00	593.00
Tornado, windstorm and cyclone.....	320.00	158.00	25.00	25.00
Sprinkler leakage.....	16.00	14.00		
Hail.....	62,843.00	42,359.00	22,299.00	14,914.00
Inland navigation and transportation.....		32.00		6.00
Indiana Lumbermens Mutual—				
Fire.....	113,188.00	184,774.00	15,707.00	51,868.00
Extended coverage.....	22,073.00	26,778.00	2,127.00	2,701.00
Tornado, windstorm and cyclone.....	264.00	538.00	8.00	8.00
Sprinkler leakage.....	116.00	269.00		8.00
Riot, civil commotion and explosion.....	4.00	98.00		
Motor vehicles.....	98,225.00	94,776.00	31,420.00	30,941.00
Inland navigation and transportation.....	55,623.00	43,396.00	15,962.00	11,541.00
Lititz Mutual—				
Fire.....	254,935.00	229,340.00	91,964.00	71,103.00
Extended coverage.....	22,402.00	20,563.00	11,643.00	11,556.00
Tornado, windstorm and cyclone.....			297.00	297.00
Sprinkler leakage.....	6.00	6.00		
Hail.....	62,843.00	49,060.00	21,496.00	14,673.00
Motor vehicles.....			622.00	622.00

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TABLE No. II—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

MUTUAL FIRE COMPANIES N.C. BUSINESS 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Lumber Mutual Fire—				
Fire	\$ 14,804.00	81,581.00	4,710.00	35,747.00
Extended coverage	8,262.00	7,291.00	747.00	4,812.00
Tornado, windstorm and cyclone	2,054.00	193.00	654.00	62.00
Sprinkler leakage	185.00	225.00		
Riot, civil commotion and explosion		49.00		
Motor vehicles	1,614.00	2,451.00	— 343.00	49.00
Inland navigation and transportation	69.00	1,201.00		272.00
Lumbermens Mutual—				
Fire	96,926.00	183,032.00	28,832.00	49,484.00
Extended coverage	16,466.00	19,228.00	2,049.00	2,210.00
Tornado, windstorm and cyclone	2,444.00	1,755.00	73.00	369.00
Sprinkler leakage	281.00	339.00		
Riot, civil commotion and explosion	67.00	178.00		16.00
Motor vehicles	34,481.00	36,056.00	16,221.00	14,831.00
Inland navigation and transportation	8,753.00	8,455.00	1,618.00	4,088.00
Aircraft	3,206.00	3,306.00	6,754.00	6,204.00
Use and occupancy	768.00	1,033.00		4,750.00
Manufacturers Mutual Fire—				
Fire	197,507.00	446,006.00	4,634.00	24,879.00
Merchants & Business Men's Mutual Fire				
Fire	115,528.00	32,646.00	2,971.00	3,232.00
Extended coverage	11,518.00	3,557.00	475.00	190.00
Tornado, windstorm and cyclone	16.00	— 10.00	28.00	6.00
Sprinkler leakage	192.00	35.00		
Merrimack Mutual Fire—				
Fire	137,135.00	91,998.00	81,984.00	92,276.00
Extended coverage	21,174.00	13,832.00	1,696.00	1,750.00
Tornado, windstorm and cyclone	363.00	98.00	75.00	73.00
Sprinkler leakage	429.00	239.00		
Riot, civil commotion and explosion	41.00	35.00		5.00
Earthquake		— 20.00		
Motor vehicles	108,464.00	86,337.00	30,972.00	32,006.00
Inland navigation and explosion		— 12.00		
Michigan Millers Mutual Fire—				
Fire	38,098.00	84,352.00	6,197.00	19,944.00
Extended coverage	6,628.00	12,278.00	— 69.00	1,536.00
Tornado, windstorm and cyclone	549.00	1,326.00	110.00	109.00
Sprinkler leakage	38.00	103.00		
Riot, civil commotion and explosion	128.00	152.00		
Earthquake	15.00	15.00		
Motor vehicles	2,683.00	2,683.00	313.00	534.00
Inland navigation and transportation	2,603.00	3,301.00	448.00	571.00
Middlesex Mutual Fire—				
Fire	101,925.00	81,858.00	55,567.00	39,054.00
Extended coverage	15,553.00	12,525.00	1,262.00	1,132.00
Tornado, windstorm and cyclone	51.00	41.00		
Sprinkler leakage				6,400.00
Motor vehicles	71,388.00	66,671.00	45,142.00	38,912.00
Mill Owners Mutual Fire—				
Fire	24,772.00	53,399.00	16,316.00	21,719.00
Extended coverage	3,938.00	7,583.00	825.00	685.00
Tornado, windstorm and cyclone	61.00	911.00	94.00	104.00
Sprinkler leakage	88.00	197.00		
Riot, civil commotion and explosion	10.00	14.00		
Inland navigation and transportation	2,881.00	3,850.00	1,777.00	1,600.00
Millers' Mutual Fire (Ill.)—				
Fire	287,458.00	209,564.00	50,914.00	62,462.00
Extended coverage	42,282.00	25,124.00	1,437.00	1,331.00
Tornado, windstorm and cyclone	— 4,438.00	— 1,495.00	59.00	907.00
Sprinkler leakage	1,692.00	1,294.00	20.00	29.00
Riot, civil commotion and explosion	13.00	3.00		2.00
Motor vehicles	164,638.00	165,067.00	59,887.00	62,378.00
Inland navigation and transportation	6,648.00	8,397.00	1,600.00	1,776.00
Aircraft	1,078.00	858.00	79.00	279.00
Millers Mutual Fire (Pa.)—				
Fire	62,428.00	35,292.00	6,237.00	8,187.00
Extended coverage	7,669.00	4,917.00	264.00	347.00
Tornado, windstorm and cyclone	3,233.00	534.00	58.00	44.00
Sprinkler leakage	370.00	114.00		
Inland navigation and transportation	44.00	538.00		66.00

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TABLE No. II—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

MUTUAL FIRE COMPANIES N.C. BUSINESS 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Millers Mutual Fire (Texas)—				
Fire.....	\$ 138.00	\$ 14,959.00	\$ 22.00	\$ 4,362.00
Extended coverage.....	23.00	1,784.00		126.00
Tornado, windstorm and cyclone.....		156.00		
Sprinkler leakage.....	14.00	14.00		
Riot, civil commotion and explosion.....		3.00		10.00
Use and occupancy.....		58.00		
Millers National—				
Fire.....	11,339.00	24,056.00	10,258.00	16,239.00
Extended coverage.....	1,186.00	2,573.00	127.00	370.90
Tornado, windstorm and cyclone.....	210.00	968.00		48.00
Sprinkler leakage.....		44.00		
Motor vehicle.....	3,254.00	3,254.00	1,298.00	3,081.00
Ocean marine.....		42.00		13.00
Inland navigation and transportation.....	106.00	912.00	302.00	346.00
Mutual Auto Fire—				
Motor vehicles.....	118,923.00	118,703.00	73,054.00	71,465.00
Mutual Implement and Hardware—				
Fire.....	123,989.00	178,984.00	34,929.00	42,723.00
Extended coverage.....	13,505.00	17,345.00	1,240.00	1,857.00
Tornado, windstorm and cyclone.....	400.00	584.00	36.00	36.00
Sprinkler leakage.....	148.00	247.00		8.00
Motor vehicles.....	1,546.00	12,701.00	1,210.00	2,096.00
Inland navigation and transportation.....	2,686.00	3,002.00	851.00	802.00
Riot.....		3.00		
National Retailers Mutual—				
Fire.....	91,844.00	120,549.00	20,158.00	20,688.00
Extended coverage.....	9,592.00	11,505.00	616.00	1,255.00
Tornado, windstorm and cyclone.....	440.00	645.00	155.00	155.00
Sprinkler leakage.....	520.00	438.00		
Riot, civil commotion and explosion.....	173.00	117.00		
Earthquake.....		83.00		
Motor vehicles.....	166,175.00		63,161.00	33.00
Inland navigation and transportation.....	16,549.00	20,881.00	2,782.00	6,503.00
Aircraft.....	3,702.00	3,926.00	4,261.00	4,261.00
New York Central Mutual Fire—				
Fire.....	20,699.00	12,438.00	15,956.00	3,071.00
Extended coverage.....	2,398.00	1,733.00	41.00	280.00
Sprinkler leakage.....	45.00	21.00		
Motor vehicles.....	3,237.00	3,090.00	354.00	354.00
Norfolk and Dedham Mutual Fire—				
Fire.....	38,601.00	36,363.00	20,112.00	10,807.00
Extended coverage.....	5,745.00	5,603.00	704.00	885.00
Tornado, windstorm and cyclone.....		3.00	16.00	16.00
Sprinkler leakage.....	65.00	67.00		
Motor vehicles.....	12,738.00	12,738.00	4,960.00	4,872.00
Bicycle.....	13.00	13.00		
Northwestern Mutual Fire Asso.—				
Fire.....	523,413.00	638,835.00	131,582.00	158,627.00
Extended coverage.....	74,077.00	87,571.00	40,200.00	11,934.00
Tornado, windstorm and cyclone.....	2,527.00	3,132.00	500.00	614.00
Sprinkler leakage.....	959.00	944.00	154.00	180.00
Riot, civil commotion and explosion.....		41.00		
Earthquake.....	6.00	6.00		
Motor vehicles.....	25,673.00	26,099.00	3,651.00	5,438.00
Inland navigation and transportation.....	40,512.00	36,997.00	10,136.00	8,687.00
Pawtucket Mutual Fire—				
Fire.....	128,446.00	11,213.00	33,556.00	28,380.00
Extended coverage.....	21,499.00	19,090.00	3,584.00	3,282.00
Tornado, windstorm and cyclone.....	623.00	623.00		
Sprinkler leakage.....	46.00	46.00		
Penn Mutual Fire—				
Fire.....	58,841.00	56,508.00	10,886.00	9,978.00
Extended coverage.....	8,354.00	7,969.00	355.00	329.00
Pennsylvania Lumbermens Mutual Fire				
Fire.....	708,418.00	272,758.00	286,999.00	80,209.00
Extended coverage.....	55,609.00	24,155.00	3,676.00	4,454.00
Tornado, windstorm and cyclone.....	1,767.00	1,109.00	84.00	84.00
Sprinkler leakage.....	2,181.00	457.00	102.00	8.00
Riot, civil commotion and explosion.....	1,613.00	347.00		
Motor vehicles.....	34,791.00	33,392.00	17,337.00	18,799.00
Inland navigation and transportation.....	3,531.00	3,080.00	1,290.00	843.00

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TABLE No. II—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

MUTUAL FIRE COMPANIES N.C. BUSINESS 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Penna. Millers Mutual Fire—				
Fire.....	\$ 66,277.00	\$ 66,685.00	\$ 22,783.00	\$ 19,746.00
Extended coverage.....	7,143.00	7,131.00	1,268.00	733.00
Tornado, windstorm and cyclone.....	667.00	718.00	39.00	86.00
Sprinkler leakage.....	37.00	122.00		
Riot, civil commotion and explosion.....		33.00		
Motor vehicle.....		6.00		
Inland navigation and transportation.....	69.00	1,226.00		112.00
Philadelphia Manufacturers Mutual Fire				
Fire.....	134,148.00	84,198.00	6,616.00	3,866.00
Pioneer Co-operative Fire—				
Fire.....	7,678.00	5,709.00		
Extended coverage.....	1,139.00	820.00		
Preferred Mutual Fire—				
Fire.....	192,996.00	126,875.00	48,415.00	29,948.00
Extended coverage.....	21,656.00	14,738.00	1,432.00	1,255.00
Tornado, windstorm and cyclone.....	3.00		20.00	20.00
Sprinkler leakage.....	288.00	190.00		
Motor vehicles.....	34,155.00	34,155.00	20,938.00	17,479.00
Protection Mutual Fire—				
Fire.....	130,025.00	113,576.00	9,682.00	5,742.00
Traders and Mechanics—				
Fire.....	153,772.00	101,811.00	54,144.00	38,886.00
Extended coverage.....	22,922.00	15,182.00	1,754.00	952.00
Tornado, windstorm and cyclone.....	281.00	230.00	73.00	63.00
Sprinkler leakage.....	111.00	97.00		
Motor vehicles.....	33,635.00	33,635.00	15,862.00	16,257.00
Union Mutual Fire—				
Fire.....	47,171.00	25,769.00	48,871.00	20,334.00
Extended coverage.....	12,016.00	5,553.00	2,680.00	853.00
Tornado, windstorm and cyclone.....	805.00	751.00	57.00	57.00
Sprinkler leakage.....	62.00	28.00		
Inland navigation and transportation.....				
Aircraft.....	2,334.00	1,524.00	2,966.00	883.00
United Mutual Fire—				
Fire.....	117,144.00	135,899.00	37,391.00	31,070.00
Extended coverage.....	15,014.00	14,985.00	1,333.00	1,692.00
Tornado, windstorm and cyclone.....	89.00	209.00	90.00	72.00
Sprinkler leakage.....	34.00	89.00		8.00
Riot, civil commotion and explosion.....	11.00	64.00		450.00
Motor vehicles.....	138,505.00	87,145.00	65,560.00	32,519.00
Inland navigation and transportation.....	117,033.00	94,538.00	33,997.00	56,973.00
Aircraft.....	4,738.00	3,790.00	2,190.00	2,202.00
Washington County Fire—				
Fire.....	107,570.00	86,093.00	60,981.00	28,884.00
Extended coverage.....	8,994.00	7,120.00	581.00	617.00
Sprinkler leakage.....	32.00	34.00	233.00	157.00
Western Millers Mutual Fire—				
Fire.....	5,206.00	24,338.00	1,911.00	11,082.00
Extended coverage.....	712.00	4,636.00	119.00	634.00
Tornado, windstorm and cyclone.....	257.00	500.00	39.00	50.00
Sprinkler leakage.....		78.00		
Riot, civil commotion and explosion.....		19.00		
Earthquake.....		8.00		
Motor vehicles.....		547.00		105.00
Inland navigation and transportation.....		851.00		78.00
What Cheer Mutual Fire—				
Fire.....	15,288.00	101,174.00	69.00	4,801.00
Totals.....	\$ 11,609,100.00	\$ 9,959,437.00	\$ 3,159,016.00	\$ 2,714,667.00

—Minus

TABLE No. II—Continued

RECAPITULATION

MUTUAL FIRE COMPANIES N.C. BUSINESS 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Fire-----	\$ 7,790,157.00	\$ 6,877,007.00	\$ 1,884,939.00	\$ 1,620,006.00
Extended coverage-----	681,184.00	585,882.00	73,659.00	82,134.00
Tornado, windstorm and cyclone-----	16,219.00	16,475.00	3,015.00	3,631.00
Sprinkler leakage-----	9,196.00	7,020.00	594.00	6,822.00
Riot, civil commotion and explosion-----	2,133.00	1,243.00	-----	— 409.00
Earthquake-----	9.00	106.00	-----	-----
Hail-----	698,611.00	401,191.00	268,817.00	130,495.00
Motor vehicles-----	2,016,066.00	1,699,784.00	784,685.00	689,086.00
Ocean marine-----	-----	16.00	-----	13.00
Ocean marine, war risks-----	-----	-----	-----	-----
Inland navigation and transportation-----	338,189.00	315,223.00	86,380.00	116,828.00
Aircraft-----	50,348.00	48,593.00	53,008.00	51,535.00
Plate glass-----	4,491.00	4,491.00	1,673.00	2,106.00
Use and occupancy-----	2,544.00	2,393.00	2,246.00	6,996.00
Bicycle-----	13.00	13.00	-----	-----
Portfolio-----	-----	-----	-----	5,424.00
Totals-----	\$ 11,609,100.00	\$ 9,959,437.00	\$ 3,159,016.00	\$ 2,714,667.00

MUTUAL COMPANIES OF NORTH CAROLINA

MUTUAL FIRE ASSOCIATIONS OF N. CAROLINA 1947	Net Premiums Received	Net Losses Paid
Alamance Farmers Mutual Fire-----	-----	-----
Cabarrus Mutual Fire-----	13,266.00	8,174.00
Davidson County Mutual-----	27,338.00	9,836.00
Farmers Mutual Fire Asso. of Edgecombe County-----	6,641.00	3,793.00
Gaston County Farmers Mutual Fire-----	11,737.00	5,887.00
Grange Mutual Fire Asso. of N. C., Inc.-----	13,525.00	8,225.00
Halifax County Mutual Fire-----	7,294.00	4,662.00
Mecklenburg Farmers Mutual Fire-----	17,904.00	4,104.00
Rowan Mutual Fire-----	24,083.00	14,116.00
Stanly Mutual Fire-----	7,988.00	3,452.00
Totals-----	\$ 129,776.00	\$ 62,249.00

—Minus

TABLE No. II—Continued

RECIPROCALLS

RECIPROCAL COMPANIES 1947	Direct Writings	Net Premium	Direct losses Paid (deducting) Salvage	Net Losses Incurred
Affiliated Underwriters—				
Auto fire.....	\$ 6.00	\$ 6.00	\$ —	\$ —
Auto theft.....	1.00	1.00	—	—
Auto tornado.....	1.00	1.00	—	—
Fire.....	13,134.00	13,134.00	13,996.00	13,996.00
Extended coverage.....	1,134.00	1,134.00	344.00	344.00
Sprinkler.....	— 6.00	— 6.00	—	—
Riot, civil commotion.....	15.00	15.00	—	—
Water damage.....	— 179.00	— 179.00	—	—
Inland marine.....	100.00	100.00	—	—
American Exchange Underwriters—				
Fire.....	3,075.00	2,901.00	—	—
Extended coverage.....	542.00	542.00	—	—
Sprinkler.....	23.00	23.00	—	70.00
Casualty Reciprocal—				
Auto fire.....	645.00	645.00	—	—
Auto theft.....	55.00	55.00	—	—
Auto liability.....	25,192.00	14,202.00	20,236.00	13,159.00
Auto property damage.....	9,690.00	6,193.00	4,777.00	1,978.00
Auto collision.....	488.00	488.00	363.00	379.00
Prop. dam. & coll. other than auto.....	27.00	27.00	—	—
Liability other than auto.....	9,440.00	1,889.00	901.00	34.00
Workmen's compensation.....	22,276.00	22,276.00	12,853.00	12,566.00
Auto comprehensive.....	304.00	304.00	2.00	2.00
Plate glass.....	125.00	125.00	37.00	305.00
Consolidated Underwriters—				
Auto fire.....	730.00	730.00	122.00	—
Auto theft.....	1,318.00	1,318.00	31.00	31.00
Auto liability.....	10,156.00	10,156.00	216.00	4,681.00
Auto property damage.....	5,339.00	5,339.00	2,638.00	3,021.00
Auto collision.....	3,491.00	3,491.00	869.00	66.00
Liability other than auto.....	4,965.00	4,965.00	—	10,969.00
Workmen's compensation.....	154,950.00	154,950.00	69,939.00	75,651.00
Auto miscellaneous.....	306.00	306.00	99.00	147.00
Fireproof—Sprinklered Underwriters—				
Individual Underwriters—				
Fire.....	5,228.00	4,962.00	—	—
Extended coverage.....	888.00	888.00	—	—
Sprinkler.....	762.00	762.00	—	—
Lumbermen's Underwriting Alliance—				
Fire.....	183,419.00	146,874.00	142,428.00	85,276.00
Tornado, windstorm and cyclone.....	13,422.00	11,024.00	481.00	330.00
Metropolitan Inter-Insurers—				
Fire.....	3,411.00	3,216.00	—	—
Extended coverage.....	— 140.00	— 140.00	—	—
Sprinkler.....	23.00	23.00	—	—
Riot and civil commotion.....	— 201.00	— 201.00	—	—
New York Reciprocal Underwriters—				
Fire.....	3,464.00	3,306.00	—	—
Extended coverage.....	772.00	772.00	—	—
Sprinkler.....	33.00	33.00	—	80.00
Reciprocal Exchange—				
Fire.....	19,759.00	19,312.00	64,959.00	54,581.00
Extended coverage.....	4,693.00	4,395.00	91.00	55.00
Tornado, windstorm and cyclone.....	— 22.00	— 22.00	—	—
Inland marine.....	1,420.00	1,162.00	93.00	93.00
Motor vehicle.....	117.00	117.00	— 1,200.00	— 257.00
Universal Underwriters—				
Auto fire.....	2,576.00	2,099.00	72.00	55.00
Auto theft.....	2,070.00	1,687.00	342.00	522.00
Auto collision.....	1,124.00	916.00	—	—
Fire.....	29,257.00	23,837.00	10,317.00	10,312.00
Extended coverage.....	3,802.00	3,097.00	123.00	123.00
Warner Reciprocal Insurers—				
Fire.....	21,067.00	21,067.00	39,010.00	23,652.00
Extended coverage.....	260.00	260.00	—	—
Tornado, windstorm and cyclone.....	52.00	52.00	—	—
Totals.....	\$ 564,599.00	\$ 494,629.00	\$ 384,139.00	\$ 312,222.00

—Minus

TABLE No. II—Continued

RECAPITULATION

RECIPROCAL COMPANIES	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Auto fire	\$ 3,957.00	\$ 3,480.00	\$ 194.00	\$ 55.00
Auto theft	3,444.00	3,061.00	373.00	553.00
Auto liability	35,348.00	24,358.00	20,452.00	17,840.00
Auto property damage	15,029.00	11,532.00	7,415.00	4,999.00
Auto collision	5,103.00	4,895.00	1,232.00	445.00
Prop. dam. & coll. other than auto	27.00	27.00	—	—
Liability other than auto	14,405.00	6,854.00	901.00	11,003.00
Workmen's compensation	177,226.00	177,226.00	82,792.00	88,217.00
Fire	281,814.00	238,609.00	270,710.00	187,817.00
Extended coverage	11,951.00	10,948.00	558.00	523.00
Tornado, windstorm and cyclone	13,452.00	11,054.00	481.00	330.00
Sprinkler	835.00	835.00	—	150.00
Motor vehicles	117.00	117.00	— 1,200.00	— 257.00
Riot and civil commotion	— 186.00	— 186.00	—	—
Auto tornado	1.00	1.00	—	—
Inland marine	1,520.00	1,262.00	93.00	93.00
Auto miscellaneous	306.00	306.00	99.00	147.00
Plate glass	125.00	125.00	37.00	305.00
Water damage	— 179.00	— 179.00	—	—
Auto comprehensive	304.00	304.00	2.00	2.00
Totals	\$ 564,599.00	\$ 494,629.00	\$ 384,139.00	\$ 312,222.00

RECAPITULATION (1947)

Fire	\$ 25,607,753.00	\$ 23,619,148.00	\$ 9,014,677.00	\$ 8,344,074.00
Extended coverage	2,585,757.00	2,385,685.00	356,035.00	373,738.00
Tornado, windstorm and cyclone	174,397.00	176,450.00	66,787.00	70,429.00
Sprinkler leakage	54,563.00	55,524.00	43,287.00	51,106.00
Riot, civil commotion and explosion	74,827.00	60,572.00	60,340.00	13,888.00
Earthquake	462.00	539.00	—	—
Hail	3,822,610.00	3,410,073.00	1,438,895.00	1,248,305.00
Motor vehicles	12,501,530.00	11,798,944.00	4,980,040.00	4,764,343.00
Ocean marine (Excluding War Risks)	273,340.00	227,685.00	37,908.00	23,952.00
Inland navigation and transportation	1,723,995.00	1,622,021.00	1,023,696.00	727,010.00
Aircraft	206,517.00	177,831.00	173,727.00	133,681.00
Ocean marine, war risks only	36,406.00	39,048.00	1,611.00	1,001.00
Rain and Flood	5,115.00	4,818.00	4,184.00	1,100.00
Water damage	— 207.00	— 189.00	—	—
Vessels - Fire	31.00	204.00	—	207.00
C.I.A. Fire	104,855.00	—	—	—
Buyers transit and Railroad Road lines	6,721.00	6,721.00	—	—
Miscellaneous marine	124.00	124.00	—	—
Plate glass	4,616.00	4,616.00	1,710.00	2,411.00
Use and occupancy	2,544.00	2,393.00	2,246.00	6,996.00
Bicycles	13.00	13.00	—	—
Portfolio	—	—	—	5,424.00
Auto fire	3,957.00	3,480.00	194.00	55.00
Auto theft	3,444.00	3,061.00	373.00	553.00
Auto liability	35,348.00	24,358.00	20,452.00	17,840.00
Auto property damage	15,029.00	11,532.00	7,415.00	4,999.00
Auto collision	5,103.00	4,895.00	1,232.00	445.00
Prop. dam. & coll. other than auto	27.00	27.00	—	—
Liability other than auto	14,405.00	6,854.00	901.00	11,003.00
Workmen's compensation	177,226.00	177,226.00	82,792.00	88,217.00
Auto tornado	1.00	1.00	—	—
Inland marine	1,520.00	1,262.00	93.00	93.00
Auto miscellaneous	306.00	306.00	99.00	147.00
Auto comprehensive	304.00	304.00	2.00	2.00
Totals	\$ 47,442,633.00	\$ 43,825,526.00	\$ 17,318,696.00	\$ 15,894,193.00
Stock Companies of the United States	\$ 33,244,169.00	\$ 31,297,794.00	\$ 12,893,308.00	\$ 12,010,744.00
Stock Companies of other Countries	\$ 2,024,765.00	\$ 1,943,890.00	\$ 882,233.00	\$ 794,311.00
Totals	\$ 35,268,934.00	\$ 33,241,684.00	\$ 13,775,541.00	\$ 12,805,055.00
Mutual Companies	\$ 11,609,100.00	\$ 9,959,437.00	\$ 3,159,016.00	\$ 2,714,667.00
Mutual Companies of North Carolina	—	129,776.00	—	62,249.00*
Reciprocal Companies	564,599.00	494,629.00	384,139.00	312,222.00
GRAND TOTALS	\$ 47,442,633.00	\$ 43,825,526.00	\$ 17,318,696.00	\$ 15,894,193.00

—Minus

*Losses Paid

TABLE

SHOWING THE INCOME, DISBURSEMENTS, NET PREMIUMS RECEIVED, NET LOSSES PAID, TOTAL COMPANIES (LICENSED TO DO BUSINESS IN THIS

STOCK

STOCK FIRE COMPANIES 1946	Total Income	Total Disbursements
Aetna.....	\$ 48,599,471.00	\$ 39,730,880.00
Agricultural.....	14,230,248.00	11,584,262.00
Albany.....	1,128,203.00	983,429.00
Allemannia Fire.....	2,968,490.00	2,634,958.00
Alliance.....	9,957,156.00	7,640,643.00
Allstate Fire.....	1,175,301.00	1,366,561.00
American Alliance.....	5,068,957.00	4,215,631.00
American Automobile Fire.....	5,649,925.00	4,886,892.00
American Aviation and General.....	2,444,351.00	1,500,028.00
American Central.....	4,988,123.00	4,230,833.00
American Druggists' Fire.....	655,848.00	579,961.00
American Eagle Fire.....	14,684,257.00	14,747,570.00
American Equitable Assurance.....	15,264,124.00	13,174,208.00
American Fidelity Fire.....	249,720.00	333,320.00
American Fire and Casualty.....	2,073,108.00	1,504,368.00
American Fire.....	274,839.00	224,682.00
American and Foreign.....	3,861,099.00	3,128,402.00
American Home Fire Assurance.....	1,467,960.00	1,218,141.00
American Insurance.....	38,530,010.00	29,578,023.00
American Union.....	763,714.00	559,462.00
Anchor.....	1,647,178.00	1,324,605.00
Atlantic Fire.....	65,803.00	20,998.00
Automobile.....	29,051,685.00	25,232,633.00
Baltimore-American.....	4,535,038.00	3,735,798.00
Bankers' Fire.....	131,909.00	129,208.00
Bankers and Shippers.....	5,101,660.00	4,472,557.00
Birmingham Fire.....	534,322.00	375,051.00
Bituminous Fire and Marine.....	160,398.00	90,016.00
Blue Ridge.....	337,602.00	503,308.00
Boston.....	11,357,517.00	9,577,308.00
Buffalo.....	4,011,644.00	3,646,042.00
Caledonian-American.....	1,072,142.00	974,747.00
California.....	3,141,217.00	2,633,359.00
Calvert Fire.....	7,378,072.00	4,007,079.00
Camden Fire.....	13,166,003.00	10,925,288.00
Capital Fire.....	1,104,017.00	821,391.00
Carolina.....	1,742,168.00	1,496,986.00
Central Surety Fire Corp.....	492,127.00	400,675.00
Central Union.....	322,910.00	235,079.00
Charter Oak Fire.....	1,247,950.00	875,825.00
Citizens.....	718,498.00	766,790.00
City of New York.....	3,418,134.00	2,877,053.00
Columbia Fire.....	1,621,713.00	1,212,181.00
Columbia Ins. Co. of N. Y.....	2,502,497.00	1,936,520.00
Commerce.....	3,567,402.00	2,830,497.00
Commercial Union Fire.....	2,416,711.00	2,036,581.00
Commonwealth.....	3,673,698.00	3,224,585.00
Concordia Fire.....	3,577,183.00	3,033,174.00
Connecticut Fire.....	12,694,913.00	10,642,633.00
Continental.....	44,682,211.00	35,856,184.00
County Fire.....	1,229,428.00	1,044,985.00
Detroit Fire and Marine.....	2,160,821.00	1,810,790.00
Dixie Fire.....	875,483.00	628,602.00
Dubuque Fire and Marine.....	9,084,852.00	2,755,093.00
Eagle Fire.....	1,060,175.00	1,017,484.00
East and West.....	2,274,127.00	1,928,945.00
Empire State.....	3,600,235.00	2,838,861.00
Employers' Fire.....	7,092,360.00	6,589,274.00
Equitable Fire and Marine.....	2,586,489.00	2,106,950.00
Equitable Fire.....	409,823.00	333,318.00
Eureka-Security Fire and Marine.....	5,141,327.00	4,551,025.00
Export.....	698,513.00	537,887.00
Federal.....	10,178,975.00	7,743,577.00
Federal Union.....	2,322,478.00	1,847,462.00
Fidelity and Guaranty Fire Corp.....	14,439,325.00	9,843,808.00

No. III

ADMITTED ASSETS, TOTAL LIABILITIES, CAPITAL AND SURPLUS OF FIRE, MARINE AND INLAND (STATE) FOR YEAR ENDING DECEMBER 31, 1946

COMPANIES

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 46,369,071.00	\$ 18,366,444.00	\$ 86,136,869.00	\$ 54,518,599.00	\$ 7,500,000.00	\$ 24,118,270.00
12,808,299.00	5,240,721.00	22,349,234.00	14,807,393.00	3,000,000.00	4,541,841.00
973,879.00	445,877.00	3,775,987.00	1,159,454.00	1,000,000.00	1,616,533.00
2,717,316.00	1,145,609.00	7,120,072.00	3,297,926.00	1,200,000.00	2,622,146.00
9,466,238.00	3,515,601.00	16,514,228.00	9,405,801.00	1,000,000.00	6,108,427.00
754,728.00	799,654.00	2,299,317.00	993,130.00	300,000.00	1,006,187.00
4,557,615.00	1,934,785.00	12,663,434.00	4,925,886.00	3,000,000.00	4,737,548.00
4,504,961.00	2,571,346.00	7,433,573.00	5,168,197.00	600,000.00	1,665,376.00
2,081,755.00	775,591.00	2,593,745.00	1,642,117.00	500,000.00	451,628.00
4,750,903.00	1,926,763.00	9,482,240.00	5,573,675.00	1,000,000.00	2,908,566.00
473,938.00	199,442.00	2,446,877.00	404,335.00	750,000.00	1,292,541.00
12,673,453.00	3,667,525.00	34,327,182.00	13,124,064.00	5,000,000.00	16,203,118.00
13,305,088.00	6,044,559.00	22,246,611.00	16,417,992.00	1,500,000.00	4,286,619.00
197,828.00	87,856.00	433,590.00	80,207.00	250,000.00	103,383.00
1,554,641.00	720,967.00	2,676,073.00	2,133,885.00	250,000.00	292,188.00
256,808.00	107,914.00	769,448.00	319,448.00	250,000.00	200,000.00
3,342,666.00	1,371,332.00	10,316,299.00	4,478,706.00	1,500,000.00	4,337,593.00
1,231,491.00	566,132.00	4,134,167.00	1,453,110.00	1,000,000.00	1,681,056.00
34,845,616.00	13,545,666.00	64,027,172.00	43,086,873.00	3,343,740.00	17,596,559.00
583,402.00	185,113.00	4,178,302.00	935,860.00	1,000,000.00	2,242,442.00
1,540,156.00	604,328.00	3,890,123.00	1,520,113.00	1,000,000.00	1,320,009.00
27,938,576.00	11,516,326.00	740,454.00	145,407.00	250,000.00	345,047.00
3,909,861.00	1,687,590.00	47,131,571.00	29,815,515.00	5,000,000.00	12,316,057.00
350.00	— 245.00	8,741,415.00	4,508,415.00	1,500,000.00	2,733,001.00
4,556,591.00	2,064,569.00	277,827.00	11,341.00	200,000.00	66,485.00
350,509.00	127,414.00	8,693,687.00	5,191,589.00	1,000,000.00	2,502,098.00
141,846.00	39,000.00	2,744,868.00	536,559.00	1,000,000.00	1,208,310.00
287,998.00	116,999.00	454,419.00	94,003.00	200,000.00	160,416.00
9,837,346.00	4,175,171.00	503,633.00	170,213.00	200,000.00	133,420.00
3,700,076.00	1,579,840.00	32,193,424.00	12,444,152.00	3,000,000.00	16,749,272.00
973,928.00	456,451.00	8,197,536.00	4,498,976.00	1,000,000.00	2,698,559.00
2,889,463.00	1,171,363.00	1,957,752.00	1,201,861.00	500,000.00	255,891.00
5,711,004.00	3,029,117.00	6,356,590.00	3,404,727.00	1,000,000.00	1,960,863.00
12,517,681.00	5,014,874.00	7,527,882.00	4,578,204.00	1,000,000.00	1,949,678.00
908,327.00	361,153.00	20,259,386.00	13,670,482.00	2,000,000.00	4,588,904.00
1,547,131.00	699,721.00	3,204,956.00	1,130,669.00	1,000,000.00	1,074,287.00
471,388.00	169,327.00	3,235,585.00	1,710,511.00	500,000.00	1,025,074.00
242,497.00	83,482.00	949,164.00	386,709.00	250,000.00	312,455.00
1,179,413.00	362,129.00	2,126,313.00	457,574.00	500,000.00	1,168,739.00
566,389.00	493,706.00	4,218,468.00	1,606,563.00	1,000,000.00	1,611,905.00
2,992,584.00	1,283,048.00	4,381,380.00	792,401.00	1,000,000.00	2,588,980.00
1,342,249.00	522,115.00	6,682,129.00	3,514,621.00	1,500,000.00	1,667,508.00
2,053,582.00	874,330.00	4,728,691.00	1,462,630.00	1,000,000.00	2,266,061.00
3,320,229.00	1,305,933.00	4,417,697.00	2,513,965.00	1,000,000.00	903,731.00
2,295,529.00	930,208.00	7,568,868.00	3,946,740.00	1,000,000.00	2,622,128.00
3,392,701.00	1,371,664.00	4,369,803.00	2,745,143.00	1,000,000.00	624,660.00
3,318,751.00	1,364,957.00	9,463,269.00	4,149,840.00	1,000,000.00	4,493,429.00
11,530,425.00	4,746,039.00	6,309,873.00	3,955,106.00	1,000,000.00	1,354,768.00
37,220,103.00	15,201,148.00	31,874,895.00	13,610,775.00	2,000,000.00	16,264,120.00
1,096,117.00	487,173.00	157,283,385.00	50,786,535.00	20,000,000.00	86,496,850.00
1,975,013.00	863,333.00	3,447,651.00	1,292,214.00	1,000,000.00	1,155,437.00
671,125.00	261,058.00	5,445,833.00	2,167,614.00	1,000,000.00	2,278,219.00
1,781,800.00	1,685,934.00	2,942,024.00	728,581.00	1,000,000.00	1,213,463.00
956,616.00	484,031.00	7,845,470.00	5,577,357.00	1,150,000.00	1,118,113.00
2,113,336.00	927,333.00	2,680,281.00	1,230,315.00	1,000,000.00	449,966.00
3,202,075.00	1,310,180.00	5,129,392.00	2,464,408.00	1,000,000.00	1,664,984.00
6,622,808.00	3,433,262.00	5,747,411.00	3,588,546.00	1,000,000.00	1,158,865.00
2,306,085.00	949,208.00	10,640,933.00	7,339,320.00	1,000,000.00	2,301,613.00
358,692.00	115,453.00	9,670,653.00	2,698,377.00	1,000,000.00	5,972,276.00
4,548,653.00	2,087,463.00	1,555,050.00	413,439.00	300,000.00	841,611.00
243,773.00	39,477.00	9,303,498.00	5,888,402.00	1,000,000.00	2,415,096.00
9,211,790.00	3,402,435.00	1,389,635.00	345,847.00	500,000.00	543,789.00
2,065,333.00	828,724.00	33,946,418.00	12,209,455.00	4,000,000.00	17,836,963.00
10,827,542.00	5,263,804.00	4,909,907.00	2,618,480.00	1,000,000.00	1,291,427.00
		19,301,261.00	11,427,257.00	2,000,000.00	5,874,004.00

TABLE No. III

STOCK

STOCK FIRE COMPANIES 1946	Total Income	Total Disbursements
Fidelity-Phenix Fire.....	\$ 35,238,803.00	\$ 27,907,806.00
Fire Asso. of Philadelphia.....	18,433,691.00	14,810,923.00
Fireman's Fund.....	44,979,079.00	34,726,322.00
Firemen's.....	31,961,158.00	29,363,570.00
First National.....	2,049,124.00	1,559,239.00
Franklin Fire.....	14,049,995.00	12,273,615.00
Franklin National.....	1,113,517.00	931,627.00
Fulton Fire.....	106,027.00	19,800.00
General Exchange Ins. Corpo.....	17,519,262.00	10,865,631.00
General Insurance.....	22,777,835.00	18,472,178.00
Georgia Home.....	1,761,162.00	1,525,537.00
Gibraltar Fire and Marine.....	2,530,576.00	2,138,118.00
Girard Fire and Marine.....	3,575,098.00	3,044,334.00
Glens Falls.....	20,467,849.00	16,685,424.00
Globe and Republic.....	6,538,488.00	5,390,799.00
Globe and Rutgers Fire.....	7,296,952.00	6,039,454.00
Granite State Fire.....	3,443,053.00	2,890,703.00
Great American.....	32,050,519.00	26,822,067.00
Hanover Fire.....	16,640,974.00	12,942,378.00
Hartford Fire.....	86,745,169.00	69,415,836.00
Homes Ins.....	108,401,854.00	87,386,856.00
Home Fire and Marine.....	8,268,926.00	6,154,344.00
Homeland.....	2,376,067.00	2,234,639.00
Homestead Fire.....	2,196,897.00	1,850,869.00
Imperial Assurance.....	3,017,221.00	2,395,319.00
Industrial Ins.....	1,707,572.00	430,997.00
Insurance Company of North America.....	59,542,817.00	51,242,888.00
Insurance Company of the State of Penn.....	2,708,333.00	2,305,993.00
Jersey.....	3,178,022.00	2,784,165.00
Kansas City Fire and Marine.....	1,610,197.00	913,697.00
Louisville Fire and Marine.....	966,640.00	2,209,580.00
Lumbermen's.....	2,927,576.00	2,351,004.00
Manhattan Fire and Marine.....	2,154,519.00	1,826,157.00
Manufacturers' Fire.....	2,114,029.00	1,665,228.00
Massachusetts Fire and Marine.....	1,250,420.00	995,588.00
Mechanics and Traders.....	2,293,827.00	2,057,337.00
Mercantile.....	3,874,032.00	3,383,030.00
Merchants Fire Assurance Corpo.....	8,529,992.00	8,947,168.00
Merchants Fire.....	1,515,405.00	1,372,704.00
Mercury.....	6,396,573.00	4,973,323.00
Michigan Fire and Marine.....	3,582,091.00	3,030,324.00
Milwaukee Mechanics.....	9,822,740.00	8,252,015.00
Minneapolis Fire and Marine.....	542,020.00	60,010.00
Monarch Fire.....	2,227,025.00	1,979,191.00
Motors Insurance Corpo.....	3,651,732.00	2,605,818.00
National-Ben Franklin Fire.....	3,532,890.00	2,941,013.00
National Fire.....	30,737,369.00	28,222,274.00
National Liberty.....	13,530,787.00	11,040,783.00
National Surety Marine.....	2,608,998.00	2,113,316.00
National Union Fire.....	18,451,824.00	14,671,992.00
Newark Fire.....	7,457,206.00	5,944,067.00
New Brunswick Fire.....	3,724,133.00	3,161,555.00
New England Fire.....	961,686.00	816,450.00
New Hampshire Fire.....	12,074,106.00	9,739,819.00
New York Fire.....	5,976,890.00	5,349,992.00
New York Underwriters.....	3,464,611.00	2,959,776.00
Niagara Fire.....	17,160,630.00	18,499,411.00
North Carolina Home.....	108,292.00	62,007.00
North River.....	12,714,866.00	10,751,681.00
Northeastern.....	4,221,883.00	3,517,763.00
Northern.....	8,569,271.00	7,350,212.00
Northwestern Fire and Marine.....	1,316,144.00	1,181,998.00
Northwestern National.....	8,682,312.00	7,276,061.00
Ohio Farmers.....	5,542,402.00	4,975,034.00
Old Colony.....	5,373,573.00	4,045,733.00

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COMPANIES—CONTINUED

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 30,250,697.00	\$ 12,434,886.00	\$129,875,604.00	\$ 41,539,339.00	\$ 15,000,000.00	\$ 73,336,265.00
16,451,026.00	6,736,059.00	33,248,354.00	20,056,444.00	2,400,000.00	10,791,909.00
41,314,296.00	15,868,919.00	103,166,645.00	63,245,107.00	5,085,970.00	34,835,568.00
28,446,433.00	11,699,632.00	56,486,003.00	38,535,454.00	9,397,690.00	8,552,859.00
1,975,610.00	650,669.00	3,875,569.00	2,463,431.00	1,000,000.00	412,139.00
12,757,079.00	5,486,702.00	26,986,711.00	15,076,549.00	3,000,000.00	8,910,163.00
988,505.00	462,933.00	5,669,238.00	1,245,648.00	1,000,000.00	3,423,590.00
		2,007,702.00	20,000.00	1,000,000.00	987,702.00
14,649,003.00	3,986,564.00	27,957,728.00	11,539,398.00	4,000,000.00	12,418,330.00
20,327,622.00	8,074,245.00	36,962,882.00	24,341,912.00	1,000,000.00	11,620,969.00
1,607,428.00	700,650.00	3,432,802.00	1,871,057.00	500,000.00	1,061,745.00
2,156,146.00	992,532.00	4,584,789.00	2,479,304.00	1,000,000.00	1,105,485.00
3,318,751.00	1,364,957.00	6,629,416.00	4,395,533.00	1,000,000.00	1,233,883.00
18,814,629.00	7,400,286.00	37,355,040.00	24,091,706.00	2,500,000.00	10,763,334.00
5,543,794.00	2,518,566.00	8,716,443.00	6,602,717.00	1,000,000.00	1,113,727.00
6,402,528.00	2,738,065.00	15,248,602.00	8,059,766.00	1,963,800.00	5,225,036.00
3,253,220.00	1,385,702.00	6,191,896.00	3,715,059.00	1,000,000.00	1,746,837.00
29,203,744.00	11,990,180.00	74,008,630.00	33,305,678.00	8,150,000.00	32,552,932.00
13,871,067.00	5,737,450.00	30,362,089.00	18,446,396.00	4,000,000.00	7,915,693.00
81,135,447.00	30,562,012.00	189,607,237.00	89,800,321.00	12,000,000.00	87,806,016.00
95,038,810.00	40,829,455.00	177,414,558.00	108,554,346.00	15,000,000.00	53,860,212.00
7,381,050.00	2,841,920.00	15,587,367.00	9,954,649.00	1,000,000.00	4,632,718.00
2,246,100.00	1,048,532.00	4,968,286.00	2,549,427.00	1,000,000.00	1,418,860.00
1,948,703.00	867,612.00	4,075,784.00	2,165,754.00	1,000,000.00	910,030.00
2,622,272.00	1,072,223.00	5,267,325.00	2,983,131.00	1,000,000.00	1,284,194.00
944,566.00	75,209.00	1,908,661.00	713,338.00	400,000.00	795,323.00
49,708,016.00	20,388,850.00	196,590,937.00	68,500,154.00	15,000,000.00	113,090,753.00
2,352,907.00	1,073,257.00	5,578,446.00	2,931,042.00	1,000,000.00	1,647,404.00
2,911,156.00	1,321,515.00	5,703,883.00	3,304,268.00	1,000,000.00	1,399,615.00
218,142.00	20,213.00	2,733,762.00	633,762.00	1,000,000.00	1,100,000.00
717,138.00	782,653.00	3,017,358.00	981,979.00	1,000,000.00	1,035,378.00
2,567,112.00	1,050,934.00	6,783,568.00	3,188,841.00	1,000,000.00	2,594,727.00
2,040,321.00	841,577.00	4,363,739.00	2,391,964.00	1,000,000.00	971,775.00
1,641,724.00	876,534.00	3,476,503.00	1,845,567.00	1,000,000.00	630,936.00
1,096,777.00	486,972.00	4,036,333.00	1,226,084.00	1,000,000.00	1,810,249.00
2,141,760.00	1,003,022.00	7,508,982.00	2,618,852.00	1,000,000.00	3,890,129.00
6,487,879.00	1,437,127.00	9,168,783.00	4,279,418.00	1,000,000.00	3,889,365.00
6,487,240.00	2,401,415.00	25,754,689.00	8,145,632.00	3,000,000.00	14,609,057.00
1,366,162.00	592,020.00	3,218,788.00	2,017,943.00	400,000.00	800,445.00
6,040,777.00	2,438,919.00	10,379,394.00	6,476,192.00	2,000,000.00	1,903,202.00
3,352,732.00	1,479,278.00	6,393,056.00	3,678,378.00	1,000,000.00	1,714,678.00
9,008,037.00	3,704,883.00	16,771,420.00	10,707,396.00	2,000,000.00	4,064,025.00
		3,708,806.00	886,254.00	1,000,000.00	1,822,552.00
1,964,957.00	903,465.00	4,036,914.00	2,550,620.00	819,336.00	666,958.00
3,382,407.00	779,927.00	6,868,351.00	2,724,960.00	1,500,000.00	2,643,392.00
3,318,751.00	1,364,957.00	6,197,014.00	3,952,421.00	1,000,000.00	1,244,593.00
28,831,383.00	13,502,224.00	65,040,080.00	35,412,255.00	5,000,000.00	24,627,825.00
11,679,027.00	5,005,418.00	26,790,773.00	13,767,819.00	4,000,000.00	9,022,954.00
2,362,034.00	1,072,137.00	4,181,364.00	2,452,902.00	1,000,000.00	728,462.00
16,721,034.00	7,175,394.00	29,981,421.00	22,598,238.00	1,100,000.00	6,283,183.00
6,579,218.00	2,642,456.00	15,117,927.00	8,358,218.00	2,000,000.00	4,759,709.00
3,190,160.00	1,399,000.00	6,306,142.00	3,654,926.00	1,000,000.00	1,651,216.00
838,154.00	369,814.00	3,299,482.00	933,843.00	1,000,000.00	1,365,639.00
10,793,264.00	4,312,829.00	23,915,650.00	14,088,426.00	3,000,000.00	6,827,224.00
5,543,812.00	2,518,566.00	9,811,374.00	6,637,899.00	1,000,000.00	2,173,475.00
3,077,061.00	1,518,829.00	12,439,314.00	3,833,072.00	2,000,000.00	6,606,242.00
15,218,926.00	5,615,689.00	40,463,570.00	15,017,358.00	5,000,000.00	20,446,212.00
		1,547,261.00	29,000.00	500,000.00	1,018,261.00
11,632,374.00	4,572,933.00	34,132,287.00	14,897,257.00	2,000,000.00	17,235,030.00
3,820,508.00	1,818,155.00	7,779,632.00	5,241,627.00	1,500,000.00	1,038,006.00
7,692,886.00	3,312,064.00	15,635,941.00	9,035,824.00	1,000,000.00	5,600,117.00
1,084,826.00	597,415.00	3,686,530.00	1,284,114.00	1,000,000.00	1,412,416.00
7,794,054.00	2,750,229.00	23,068,777.00	10,610,206.00	2,000,000.00	10,458,571.00
5,213,733.00	2,265,515.00	9,623,966.00	5,729,964.00		3,894,002.00
4,818,816.00	1,499,475.00	13,838,279.00	5,246,252.00	1,000,000.00	7,592,026.00

TABLE No. III

STOCK

STOCK FIRE COMPANIES 1946	Total Income	Total Disbursements
Orient.....	\$ 2,924,954.00	\$ 2,867,825.00
Pacific Coast Fire.....		
Pacific Fire.....	5,730,527.00	4,998,044.00
Pacific National.....	9,644,471.00	6,148,860.00
Paramount Fire.....	221,134.00	720,023.00
Patriotic.....	1,957,479.00	1,626,342.00
Paul Revere Fire.....	2,239,593.00	1,865,649.00
Pennsylvania Fire.....	8,598,740.00	7,350,241.00
Philadelphia Fire and Marine.....	32,524,327.00	9,574,338.00
Philadelphia National.....	1,308,164.00	1,008,714.00
Phoenix.....	21,805,214.00	18,392,183.00
Piedmont Fire.....	3,967,886.00	2,925,378.00
Planet.....	688,606.00	513,123.00
Potomac.....	4,900,767.00	4,497,929.00
Providence Washington.....	14,646,693.00	12,411,109.00
Provident Fire.....	2,114,863.00	1,926,511.00
Quaker City Fire and Marine.....	1,480,459.00	1,205,062.00
Queen Ins. Co. of America.....	18,955,016.00	15,319,188.00
Reliance Ins. Co. of Phila.....	2,140,584.00	1,648,648.00
Resolute Fire.....	2,038,792.00	1,195,870.00
Rhode Island.....	8,868,593.00	7,146,783.00
Richmond.....	2,159,901.00	1,850,460.00
Rochester American.....	2,215,457.00	1,796,615.00
Safeguard.....	1,257,310.00	1,200,864.00
St. Louis Fire and Marine.....	800,470.00	680,631.00
St. Paul Fire and Marine.....	31,124,825.00	25,542,404.00
Seaboard Fire and Marine.....	2,008,218.00	1,767,409.00
Seaboard Ins.....	959,373.00	708,944.00
Security.....	11,046,212.00	9,367,315.00
Sentinel Fire.....	976,623.00	802,404.00
Service Fire.....	9,736,265.00	4,650,786.00
South Carolina.....	998,967.00	941,775.00
Southeastern Fire.....	403,135.00	529,054.00
Southern Fire.....	1,349,762.00	1,302,186.00
Springfield Fire and Marine.....	30,093,608.00	25,615,425.00
Standard Fire.....	4,580,237.00	3,554,277.00
Standard Ins. Co. of New York.....	7,588,843.00	6,181,730.00
Star Ins. Co. of America.....	5,433,230.00	4,330,694.00
State Farm Fire.....	2,753,893.00	1,958,043.00
Stuyvesant.....	2,440,016.00	1,232,080.00
Sun Underwriters.....	1,226,111.00	1,128,254.00
Transcontinental.....	1,110,465.00	935,119.00
Travelers Fire.....	30,932,675.00	24,872,605.00
Twin City Fire.....	592,164.00	545,956.00
United Firemen's.....	3,307,882.00	2,615,669.00
United States Fire.....	21,323,376.00	17,454,317.00
Vigilant.....	1,871,737.00	1,348,062.00
Virginia Fire and Marine.....	2,277,182.00	1,877,743.00
Westchester Fire.....	12,198,317.00	10,962,226.00
Western National.....	3,461,538.00	2,459,470.00
Wm. Penn. Fire.....	3,208,133.00	1,885,910.00
World Fire and Marine.....	4,264,291.00	3,420,656.00
Zurich Fire.....	1,032,492.00	1,027,866.00
Totals.....	\$1,535,254,038.00	\$1,237,389,777.00

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COMPANIES—CONTINUED

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 2,721,250.00	\$ 1,452,247.00	\$ 7,326,277.00	\$ 3,487,708.00	\$ 1,000,000.00	\$ 2,838,569.00
5,189,451.00	2,355,403.00	10,466,876.00	6,024,183.00	1,000,000.00	3,442,693.00
6,456,365.00	2,420,579.00	16,617,059.00	9,039,611.00	1,250,000.00	6,327,447.00
207,255.00	40,061.00	964,502.00	340,005.00	300,000.00	324,497.00
1,825,764.00	761,855.00	4,143,915.00	2,037,384.00	1,000,000.00	1,106,532.00
1,910,946.00	832,070.00	4,756,473.00	2,233,981.00	1,000,000.00	1,524,492.00
7,953,760.00	3,112,815.00	19,907,434.00	10,259,830.00	1,000,000.00	8,648,605.00
14,528,115.00	3,187,116.00	34,711,280.00	11,372,430.00	5,000,000.00	18,338,849.00
1,069,630.00	437,019.00	3,887,404.00	1,272,995.00	1,000,000.00	1,614,409.00
19,107,557.00	7,864,865.00	81,180,212.00	23,344,940.00	6,000,000.00	51,835,272.00
3,823,089.00	1,364,915.00	5,805,416.00	3,901,119.00	1,000,000.00	904,296.00
641,881.00	93,223.00	2,643,837.00	570,603.00	1,000,000.00	1,073,233.00
4,557,954.00	1,921,275.00	7,690,820.00	5,369,604.00	1,000,000.00	1,321,216.00
13,835,289.00	5,963,612.00	25,283,650.00	14,042,767.00	3,000,000.00	8,240,884.00
2,019,627.00	970,132.00	4,304,822.00	2,514,812.00	1,000,000.00	790,010.00
1,370,046.00	474,169.00	2,476,007.00	1,290,596.00	500,000.00	685,411.00
16,932,892.00	6,811,103.00	35,112,348.00	21,744,634.00	5,000,000.00	8,367,714.00
1,711,408.00	700,304.00	5,632,175.00	2,153,619.00	1,000,000.00	2,478,556.00
1,869,669.00	576,340.00	1,913,576.00	1,424,172.00	250,000.00	239,404.00
6,339,367.00	2,732,692.00	12,750,483.00	9,730,620.00	1,000,000.00	2,019,863.00
1,877,884.00	758,090.00	6,585,604.00	2,487,391.00	1,000,000.00	3,098,212.00
1,975,013.00	863,333.00	6,173,250.00	2,167,614.00	1,000,000.00	3,005,637.00
1,133,854.00	605,103.00	3,863,727.00	1,541,893.00	1,000,000.00	1,321,834.00
690,978.00	202,235.00	1,389,210.00	887,599.00	250,000.00	251,612.00
27,714,424.00	11,969,551.00	71,249,608.00	30,933,349.00	10,000,000.00	30,316,259.00
1,917,946.00	874,265.00	4,109,030.00	2,471,480.00	1,000,000.00	637,523.00
809,230.00	321,548.00	2,333,524.00	1,010,808.00	600,000.00	722,715.00
10,318,054.00	4,527,567.00	19,947,114.00	12,435,998.00	2,500,000.00	5,011,116.00
837,144.00	369,057.00	3,309,150.00	936,121.00	1,000,000.00	1,873,029.00
8,796,523.00	3,406,895.00	12,416,959.00	7,389,413.00	2,000,000.00	3,027,546.00
912,072.00	465,316.00	1,949,823.00	1,055,529.00	300,000.00	594,294.00
156,537.00	51,160.00	501,874.00	179,605.00	200,000.00	122,269.00
1,263,015.00	375,783.00	2,884,085.00	1,234,843.00	500,000.00	1,149,242.00
28,562,308.00	12,575,753.00	51,261,000.00	31,426,047.00	5,000,000.00	14,834,953.00
4,322,138.00	1,552,931.00	9,401,365.00	5,409,987.00	1,000,000.00	2,991,378.00
7,349,826.00	3,049,134.00	11,869,223.00	7,845,215.00	1,500,000.00	2,524,009.00
4,921,785.00	1,961,201.00	9,277,856.00	6,094,749.00	1,000,000.00	2,183,107.00
2,699,202.00	981,370.00	3,286,013.00	2,108,757.00	300,000.00	877,256.00
2,381,973.00	535,320.00	2,590,540.00	1,822,412.00	500,000.00	268,128.00
1,136,981.00	567,733.00	2,335,067.00	1,341,229.00	600,000.00	393,838.00
988,505.00	462,933.00	5,621,151.00	1,286,960.00	1,000,000.00	3,334,191.00
24,899,182.00	11,174,445.00	45,131,455.00	34,278,850.00	2,000,000.00	8,852,605.00
299,105.00	384,070.00	2,402,089.00	616,241.00	500,000.00	1,285,847.00
2,818,035.00	1,168,697.00	5,441,959.00	3,533,134.00	1,000,000.00	908,825.00
19,776,821.00	7,458,046.00	55,015,432.00	26,744,042.00	2,000,000.00	26,271,390.00
1,757,311.00	665,456.00	5,887,116.00	2,216,269.00	1,000,000.00	2,670,847.00
2,099,476.00	892,591.00	4,261,795.00	2,311,785.00	1,000,000.00	950,011.00
11,325,326.00	4,835,726.00	29,614,908.00	15,744,296.00	1,000,000.00	12,870,612.00
2,897,020.00	1,114,019.00	8,451,173.00	4,098,915.00	1,000,000.00	3,352,258.00
1,636,071.00	868,330.00	5,457,073.00	3,730,554.00	1,000,000.00	726,518.00
4,054,768.00	1,657,942.00	9,351,567.00	3,984,612.00	1,000,000.00	4,366,955.00
970,193.00	527,673.00	2,858,421.00	684,900.00	1,000,000.00	1,173,521.00
\$ 1,342,888,941.00	\$550,425,211.00	\$3,224,713,437.00	\$1,620,257,210.00	\$350,760,536.00	\$1,253,938,713.00

TABLE No. III
STOCK COMPANIES OF

COMPANIES OF FOREIGN COUNTRIES 1946	Total Income	Total Disbursements
Atlas Assurance Co., Ltd.	\$ 5,826,531.00	\$ 5,207,773.00
British America Assurance	1,465,968.00	1,071,728.00
British General Ins. Co., Ltd.	734,026.00	630,892.00
Caledonian	4,108,222.00	3,558,396.00
Century Ins. Co., Ltd.	3,122,374.00	2,605,755.00
Commercial Union Assurance Co., Ltd.	11,525,561.00	10,288,108.00
Halifax	1,328,010.00	1,226,499.00
Law Union and Rock Ins. Co., Ltd.	1,026,893.00	987,499.00
Liverpool and London and Globe Ins. Co., Ltd.	18,016,762.00	14,145,189.00
London Assurance	7,255,611.00	6,133,679.00
London and Lancashire Ins. Co., Ltd.	4,581,595.00	4,448,427.00
London and Provincial Marine and General, Ltd.	— 30,317.00	605,418.00
London and Scottish Assurance Corpo., Ltd.	571,464.00	487,948.00
Netherlands	2,467,195.00	1,672,971.00
New Zealand Ins. Co., Ltd.	2,583,949.00	2,121,193.00
North British and Mercantile Ins. Co., Ltd.	11,948,376.00	10,472,504.00
Northern Assurance Co., Ltd.	8,134,824.00	7,100,181.00
Norwich Union Fire Ins. Society, Ltd.	5,765,259.00	5,061,619.00
Ocean Marine Ins. Co., Ltd.	529,791.00	454,220.00
Pacific Coast Fire	780,853.00	621,855.00
Palatine Ins. Co., Ltd.	1,737,277.00	1,485,173.00
Pearl Assurance Co., Ltd.	5,795,022.00	5,142,678.00
Phoenix Assurance Co., Ltd.	5,912,518.00	5,402,420.00
Royal Exchange Assurance	4,556,252.00	4,519,321.00
Royal Ins. Co., Ltd.	20,262,723.00	16,145,974.00
Scottish Union and National	5,893,489.00	5,484,960.00
Standard Marine Ins. Co., Ltd.	5,108,506.00	3,418,312.00
State Assurance Co., Ltd.	883,242.00	879,700.00
Sun Insurance Office	7,442,109.00	6,567,269.00
Union Assurance Society, Ltd.	1,701,405.00	1,455,375.00
Union Insurance Society of Canton, Ltd.	4,073,764.00	3,371,151.00
Union Marine and General Ins. Co., Ltd.	2,041,634.00	1,713,572.00
Western Assurance	2,948,187.00	2,282,095.00
Yorkshire Ins. Co., Ltd.	3,631,185.00	2,757,714.00
Totals	\$ 164,730,260.00	\$ 139,527,568.00

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FOREIGN COUNTRIES

Net Premium Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Statutory Deposit	Net Surplus
\$ 5,570,748.00	\$ 2,555,166.00	\$ 9,920,185.00	\$ 6,782,988.00	\$ 500,000.00	\$ 2,637,197.00
1,367,542.00	501,713.00	3,624,459.00	1,481,057.00	500,000.00	1,643,403.00
685,862.00	277,495.00	1,556,923.00	817,828.00	500,000.00	239,095.00
3,459,489.00	1,722,441.00	5,881,921.00	4,559,650.00	500,000.00	822,271.00
2,625,181.00	1,118,420.00	6,479,186.00	3,429,680.00	500,000.00	2,549,506.00
10,530,764.00	4,160,480.00	19,998,007.00	12,719,674.00	500,000.00	6,654,333.00
1,145,048.00	462,238.00	3,065,479.00	1,534,085.00	500,000.00	1,031,394.00
936,615.00	485,361.00	2,565,436.00	1,185,097.00	250,000.00	1,130,339.00
16,494,011.00	6,560,839.00	28,193,098.00	20,547,646.00	500,000.00	7,145,452.00
6,824,915.00	2,778,894.00	13,425,380.00	8,442,609.00	500,000.00	4,482,771.00
4,333,923.00	2,300,848.00	8,671,127.00	5,578,779.00	500,000.00	3,042,348.00
— 80,119.00	312,641.00	804,393.00	250,000.00	250,000.00	554,393.00
516,310.00	235,782.00	1,768,317.00	640,305.00	250,000.00	878,112.00
1,821,308.00	703,534.00	2,827,174.00	1,834,656.00	500,000.00	492,518.00
2,407,524.00	1,039,108.00	4,300,932.00	2,977,362.00	550,000.00	773,570.00
11,364,039.00	4,813,494.00	19,430,023.00	14,037,385.00	500,000.00	4,892,638.00
7,524,203.00	3,487,504.00	11,913,199.00	9,883,302.00	500,000.00	1,529,897.00
4,950,550.00	2,439,943.00	8,346,849.00	6,968,619.00	500,000.00	878,231.00
472,921.00	229,829.00	1,742,686.00	794,852.00	250,000.00	697,834.00
656,295.00	279,605.00	2,041,076.00	862,508.00	500,000.00	678,568.00
1,605,466.00	649,328.00	3,853,786.00	1,888,264.00	500,000.00	1,465,522.00
4,772,037.00	2,194,513.00	14,030,887.00	6,287,711.00	500,000.00	7,243,176.00
5,253,208.00	2,691,908.00	9,021,418.00	6,763,127.00	500,000.00	1,758,291.00
4,323,213.00	2,121,352.00	8,249,669.00	6,083,331.00	500,000.00	1,566,338.00
17,529,458.00	6,962,375.00	32,316,756.00	22,016,178.00	500,000.00	9,800,578.00
5,491,168.00	2,571,463.00	9,840,204.00	6,617,504.00	500,000.00	2,722,700.00
4,683,511.00	1,281,218.00	8,501,151.00	4,749,970.00	500,000.00	3,251,181.00
822,190.00	432,893.00	1,769,972.00	1,144,817.00	250,000.00	375,154.00
6,656,967.00	3,142,580.00	10,451,404.00	8,509,849.00	500,000.00	1,441,555.00
1,605,466.00	649,328.00	3,082,097.00	1,896,121.00	500,000.00	685,976.00
3,405,099.00	1,332,251.00	6,903,144.00	4,349,996.00	500,000.00	2,053,148.00
1,697,172.00	728,165.00	4,768,972.00	2,804,549.00	500,000.00	1,464,423.00
2,814,667.00	1,050,764.00	6,511,865.00	3,408,393.00	500,000.00	2,603,471.00
3,328,055.00	1,299,734.00	5,023,021.00	4,113,786.00	250,000.00	659,234.00
\$ 147,544,806.00	\$ 63,573,207.00	\$279,880,196.00	\$185,711,678.00	\$ 15,550,000.00	\$79,944,617.00

TABLE No. III
MUTUAL COMPANIES

MUTUAL COMPANIES OF OTHER STATES 1946	Total Income	Total Disbursements
Allied American Mutual Fire	\$ 2,020,093.00	\$ 1,406,288.00
Arkwright Mutual Fire	5,034,981.00	3,951,615.00
Atlantic Mutual Fire	1,413,163.00	1,012,346.00
Automobile Mutual	707,272.00	751,875.00
Badger Mutual Fire	1,439,058.00	1,066,892.00
Berkshire Mutual Fire	1,137,120.00	1,072,176.00
Blackstone Mutual Fire	5,569,198.00	4,094,901.00
Boston Manufacturers' Mutual Fire	10,225,180.00	7,769,407.00
Cambridge Mutual Fire	1,162,970.00	875,402.00
Carolina Mutual	238,250.00	190,560.00
Central Manufacturers Mutual	8,806,339.00	7,103,663.00
Cotton and Woolen Manufacturers' Mutual	3,669,098.00	2,860,877.00
Employers Mutual Fire	1,317,021.00	765,339.00
Farm Bureau Mutual Fire	3,348,108.00	2,488,491.00
Firemen's Mutual	8,534,870.00	6,089,971.00
Grain Dealers National Mutual Fire	5,983,180.00	4,836,859.00
Grangers Mutual	361,361.00	336,127.00
Hardware Dealers Mutual Fire	8,168,959.00	6,898,980.00
Hardware Mutual Fire	226,399.00	137,703.00
Hardware Mutual Ins. Co. of Minn.	6,115,559.00	5,647,038.00
Holyoke Mutual Fire	1,577,762.00	1,365,112.00
Home Mutual Fire	452,982.00	355,777.00
Implement Dealers Mutual Fire	1,331,996.00	970,215.00
Indiana Lumbermens Mutual	4,520,853.00	3,735,324.00
Lititz Mutual	1,011,234.00	766,433.00
Lumber Mutual Fire	2,114,383.00	1,844,050.00
Lumbermens Mutual	3,698,360.00	3,030,802.00
Manufacturers Mutual Fire	17,812,352.00	13,288,594.00
Merchants & Business Mens Mutual Fire	1,567,971.00	1,264,209.00
Merrimack Mutual Fire	3,050,397.00	2,475,329.00
Michigan Millers Mutual Fire	4,637,742.00	4,264,042.00
Middlesex Mutual Fire	1,763,143.00	1,461,095.00
Mill Owners Mutual Fire	3,340,401.00	2,974,781.00
Millers' Mutual Fire (Ill.)	3,247,915.00	2,784,163.00
Millers Mutual Fire (Pa.)	1,027,156.00	864,736.00
Millers Mutual Fire (Texas)	1,999,729.00	1,804,707.00
Millers National	5,459,488.00	5,035,927.00
Mutual Auto Fire	1,054,150.00	814,686.00
Mutual Fire Ins. Co. in Hartford County	1,682,652.00	1,411,721.00
Mutual Implement and Hardware	8,850,279.00	7,231,554.00
National Mutual	443,470.00	370,559.00
National Retailers Mutual	4,571,157.00	4,309,621.00
New York Central Mutual	401,710.00	330,712.00
Norfolk and Dedham Mutual Fire	1,324,100.00	1,100,665.00
Northwestern Mutual Fire Ass.	13,130,202.00	10,889,191.00
Pawtucket Mutual Fire	1,843,993.00	1,541,955.00
Penn. Lumbermens Mutual Fire	3,132,954.00	2,464,283.00
Penna. Millers Mutual Fire	1,985,436.00	1,577,921.00
Penna. Mutual Fire	568,897.00	438,934.00
Philadelphia Manufacturers Mutual Fire	1,998,110.00	1,433,016.00
Preferred Mutual Fire	742,740.00	636,140.00
Protection Mutual Fire	2,456,141.00	1,756,090.00
Traders and Mechanics	1,098,517.00	879,818.00
Union Mutual Fire	1,184,987.00	1,281,437.00
United Mutual Fire	9,346,008.00	7,831,477.00
Washington County Fire	550,001.00	466,813.00
Western Millers Mutual Fire	1,170,634.00	1,074,879.00
What Cheer Mutual Fire	2,553,589.00	1,941,338.00
Totals	\$ 194,181,770.00	\$ 157,424,616.00

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OF OTHER STATES

Net Premium Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Guaranty Capital	Net Surplus
\$ 1,971,632.00	\$ 733,238.00	\$ 3,050,103.00	\$ 1,773,388.00	\$ 100,000.00	\$ 1,176,714.00
4,692,672.00	663,843.00	12,285,913.00	5,841,617.00	-----	6,444,295.00
1,217,143.00	339,654.00	2,275,656.00	1,266,769.00	-----	1,008,886.00
561,903.00	150,806.00	5,573,078.00	647,495.00	-----	4,925,583.00
1,245,373.00	451,508.00	2,497,645.00	1,625,544.00	-----	872,101.00
1,076,446.00	481,490.00	1,640,945.00	1,129,441.00	-----	511,504.00
5,214,591.00	640,082.00	12,705,220.00	6,554,954.00	-----	6,150,266.00
9,406,471.00	1,525,664.00	22,936,288.00	12,745,107.00	-----	10,191,182.00
1,096,656.00	341,180.00	1,712,757.00	1,209,546.00	-----	503,211.00
216,884.00	56,154.00	701,682.00	209,482.00	-----	492,200.00
8,457,816.00	2,930,362.00	13,744,354.00	9,910,575.00	-----	3,833,778.00
3,419,723.00	547,269.00	8,847,187.00	4,292,380.00	-----	4,554,807.00
1,290,037.00	347,189.00	1,941,114.00	1,179,440.00	250,000.00	511,674.00
3,180,547.00	1,294,561.00	4,140,293.00	2,661,417.00	-----	1,478,876.00
7,768,554.00	1,063,830.00	16,707,308.00	9,230,163.00	-----	7,077,146.00
5,697,003.00	1,983,389.00	6,842,005.00	5,031,613.00	200,000.00	1,610,391.00
345,481.00	111,610.00	604,468.00	319,013.00	-----	285,455.00
7,851,897.00	2,732,569.00	12,536,606.00	8,325,816.00	200,000.00	4,010,790.00
212,172.00	49,584.00	556,298.00	175,497.00	-----	380,801.00
5,851,944.00	2,165,241.00	8,667,260.00	6,291,387.00	500,000.00	1,875,872.00
1,435,429.00	521,142.00	3,924,785.00	1,614,199.00	100,000.00	2,210,586.00
419,571.00	196,929.00	858,673.00	416,872.00	-----	441,800.00
1,252,385.00	493,948.00	1,700,673.00	1,111,319.00	200,000.00	389,354.00
4,181,895.00	1,591,937.00	5,982,817.00	3,927,048.00	200,000.00	1,855,769.00
979,906.00	293,802.00	1,816,282.00	831,179.00	-----	985,103.00
1,881,804.00	779,183.00	5,118,064.00	1,868,692.00	-----	3,249,372.00
3,511,918.00	1,255,616.00	5,163,799.00	3,814,169.00	200,000.00	1,149,629.00
16,067,205.00	2,014,395.00	41,408,515.00	20,427,699.00	-----	20,980,816.00
639,529.00	200,121.00	3,275,067.00	647,887.00	-----	2,502,180.00
2,890,812.00	1,026,867.00	4,315,959.00	3,058,176.00	100,000.00	1,132,783.00
4,426,403.00	1,770,757.00	6,128,353.00	4,452,459.00	250,000.00	1,425,894.00
1,608,480.00	571,569.00	4,468,311.00	1,689,709.00	-----	2,778,601.00
3,202,946.00	1,285,622.00	4,103,644.00	3,336,958.00	200,000.00	566,685.00
3,102,750.00	1,110,616.00	5,252,915.00	2,794,117.00	200,000.00	2,258,798.00
936,558.00	316,500.00	2,440,861.00	894,969.00	200,000.00	1,345,892.00
1,929,866.00	806,638.00	2,891,286.00	1,891,286.00	250,000.00	750,000.00
5,243,962.00	2,249,989.00	8,402,421.00	5,877,979.00	1,000,000.00	1,524,442.00
1,030,347.00	388,984.00	1,077,814.00	720,387.00	-----	357,427.00
1,625,980.00	672,204.00	2,401,039.00	1,649,597.00	-----	751,442.00
8,544,158.00	2,974,932.00	11,294,545.00	8,595,080.00	200,000.00	2,499,465.00
420,120.00	145,550.00	671,600.00	480,806.00	-----	190,794.00
4,388,248.00	1,794,034.00	5,969,647.00	4,719,647.00	-----	1,250,000.00
386,774.00	164,052.00	782,878.00	408,911.00	-----	373,967.00
1,248,824.00	417,957.00	2,872,456.00	1,460,310.00	-----	1,412,147.00
12,645,768.00	4,237,901.00	17,698,480.00	13,997,520.00	-----	3,700,960.00
1,750,889.00	576,006.00	3,364,356.00	2,016,300.00	-----	1,348,057.00
3,011,383.00	1,096,444.00	5,959,614.00	3,122,799.00	-----	2,836,815.00
1,833,322.00	628,793.00	5,108,006.00	1,800,485.00	250,000.00	3,057,521.00
525,813.00	147,437.00	1,793,617.00	615,250.00	-----	1,178,367.00
1,878,851.00	263,740.00	4,142,982.00	2,333,147.00	-----	1,809,835.00
682,553.00	324,421.00	1,926,434.00	820,849.00	-----	1,105,586.00
2,322,196.00	240,540.00	5,315,499.00	2,896,202.00	-----	2,419,297.00
1,042,091.00	376,665.00	1,834,500.00	1,020,078.00	-----	814,483.00
1,042,896.00	503,138.00	2,501,048.00	1,814,748.00	500,000.00	186,300.00
9,031,542.00	3,613,382.00	14,573,193.00	9,829,805.00	-----	4,743,389.00
532,562.00	171,849.00	969,763.00	629,382.00	-----	340,381.00
1,114,070.00	487,765.00	1,298,166.00	950,533.00	70,000.00	277,633.00
2,397,015.00	274,061.00	5,644,144.00	2,996,707.00	-----	2,647,437.00
\$ 181,941,766.00	\$ 54,594,709.00	\$344,418,446.00	\$201,953,904.00	\$ 5,170,000.00	\$136,744,539.00

TABLE No. III

RECIPROCAL

RECIPROCAL COMPANIES 1946	Total Income	Total Disbursements
Affiliated Underwriters.....	\$ 1,020,322.00	\$ 827,793.00
American Exchange Underwriters.....	377,115.00	304,799.00
Casualty Reciprocal Exchange.....	2,926,775.00	2,767,684.00
Consolidated Underwriters.....	4,714,675.00	4,213,547.00
Individual Underwriters.....	733,492.00	558,298.00
Lumbermen's Underwriting Alliance.....	2,563,659.00	1,644,785.00
Metropolitan Inter-Insurers.....	474,892.00	306,957.00
New York Reciprocal Underwriters.....	535,628.00	446,844.00
Reciprocal Exchange.....	788,150.00	676,114.00
Universal Underwriters.....	1,217,625.00	964,826.00
Warner Reciprocal Insurers.....	912,401.00	704,819.00
Totals.....	\$ 16,264,734.00	\$ 13,416,466.00

MUTUAL COMPANIES

N. C. MUTUAL COMPANIES 1946	Total Disbursements	Total Assets	Total Income	Total Liabilities
Alamance Farmers Mutual Fire.....	\$ 18,561.00	\$ 4,268.00	\$ 69,361.00	\$ 1,434.00
Cabarrus Mutual Fire.....	12,679.00	7,511.00	24,846.00	-----
Davidson County Mutual Fire.....	23,534.00	32,049.00	27,301.00	-----
Farmers Mutual Fire of Edgecombe County.....	6,082.00	5,192.00	8,276.00	-----
Gaston County Farmers Mutual Fire.....	11,241.00	7,857.00	48,476.00	-----
Grange Mutual Fire.....	21,876.00	18,649.00	27,416.00	1,476.00
Mecklenburg Farmers Mutual Fire.....	14,173.00	8,082.00	-----	-----
Rowan Mutual Fire.....	15,279.00	17,046.00	7,093.00	3,012.00
Stanly Mutual Fire.....	7,151.00	1,714.00	10,232.00	-----
Totals.....	\$ 130,576.00	\$ 102,368.00	\$ 223,001.00	\$ 5,922.00

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COMPANIES

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Guaranty Fund	Surplus
\$ 850,738.00	\$ 502,156.00	\$ 2,167,541.00	\$ 1,562,122.00	\$ -----	\$ 605,419.00
286,150.00	55,060.00	1,590,657.00	495,398.00	-----	1,095,259.00
2,713,342.00	1,346,286.00	3,577,775.00	2,835,639.00	742,136.00	-----
4,254,026.00	1,931,930.00	6,746,154.00	3,627,623.00	-----	3,118,531.00
557,757.00	130,949.00	2,962,534.00	902,226.00	34,263.00	-----
2,344,673.00	856,742.00	4,342,592.00	2,278,967.00	-----	2,063,625.00
373,167.00	66,395.00	1,626,057.00	606,415.00	-----	1,019,642.00
406,138.00	80,518.00	2,458,217.00	700,221.00	-----	1,757,997.00
755,259.00	324,878.00	1,490,738.00	876,062.00	-----	614,676.00
1,163,496.00	211,905.00	1,242,522.00	736,456.00	-----	506,066.00
872,885.00	325,305.00	1,455,245.00	794,516.00	-----	660,729.00
\$ 14,577,631.00	\$ 5,832,124.00	\$ 29,660,032.00	\$ 15,415,645.00	\$ 776,399.00	\$ 13,467,989.00

TABLE No. IV—BUSINESS IN NORTH CAROLINA
SHOWING DIRECT WRITINGS, NET PREMIUMS RECEIVED, DIRECT LOSSES (DEDUCTING SALVAGE)
AND NET LOSSES INCURRED FOR 1946

STOCK COMPANIES

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Aetna—				
Fire.....	\$ 873,448.00	\$ 984,369.00	\$ 291,243.00	\$ 385,151.00
Extended coverage.....	87,500.00	101,332.00	20,840.00	4,083.00
Tornado, windstorm and cyclone.....	10,930.00	16,787.00	2,721.00	2,910.00
Sprinkler leakage.....	3,970.00	2,780.00	— 414.00	— 344.00
Riot, civil commotion and explosion.....	2,300.00	2,460.00	—	50,002.00
Hail.....	133,611.00	611.00	32,765.00	33,005.00
Motor vehicles.....	232,816.00	544.00	108,007.00	115,216.00
Ocean marine, war risks.....	4,620.00	6,405.00	236.00	208.00
Ocean marine, other than war risks.....	—	—	—	—
Inland navigation and transportation.....	91,208.00	108,702.00	105,223.00	19,855.00
Aircraft.....	695.00	4,552.00	—	—
Earthquake.....	—	12.00	—	—
Rain.....	—	—	—	—
Agricultural—				
Fire.....	48,638.00	51,093.00	8,669.00	8,687.00
Extended coverage.....	7,129.00	8,226.00	685.00	819.00
Tornado, windstorm and cyclone.....	311.00	344.00	250.00	200.00
Sprinkler leakage.....	237.00	267.00	—	—
Riot, civil commotion and explosion.....	248.00	249.00	—	—
Motor vehicles.....	15,084.00	14,857.00	6,260.00	6,481.00
Ocean marine, other than war risks.....	424.00	424.00	75.00	412.00
Inland navigation and transportation.....	1,597.00	1,597.00	215.00	10.00
Aircraft.....	2.00	2.00	—	—
Albany—				
Fire.....	43,479.00	21,685.00	31,668.00	7,031.00
Extended coverage.....	5,643.00	4,218.00	439.00	196.00
Tornado, windstorm and cyclone.....	346.00	155.00	112.00	28.00
Sprinkler leakage.....	284.00	97.00	—	—
Motor vehicles.....	6,836.00	8,500.00	6,676.00	5,249.00
Riot, civil commotion and explosion.....	—	32.00	—	—
Inland navigation and transportation.....	196.00	90.00	—	—
Allemannta Fire—				
Fire.....	35,326.00	36,974.00	12,235.00	12,462.00
Extended coverage.....	1,258.00	1,187.00	45.00	45.00
Tornado, windstorm and cyclone.....	458.00	460.00	380.00	340.00
Sprinkler leakage.....	3.00	3.00	—	—
Riot, civil commotion and explosion.....	8.00	8.00	—	—
Hail.....	56,919.00	45,535.00	23,254.00	23,219.00
Motor vehicles.....	3,232.00	3,232.00	1,231.00	1,491.00
Inland navigation and transportation.....	67.00	67.00	—	—
Alliance—				
Fire.....	24,031.00	21,870.00	3,394.00	5,058.00
Extended coverage.....	4,038.00	3,765.00	518.00	518.00
Tornado, windstorm and cyclone.....	96.00	94.00	20.00	20.00
Sprinkler leakage.....	429.00	152.00	—	—
Riot, civil commotion and explosion.....	— 107.00	— 107.00	—	—
Hail.....	30,981.00	30,981.00	9,662.00	9,662.00
Motor vehicles.....	2,836.00	2,836.00	1,734.00	1,794.00
Ocean marine, ex. war risks.....	—	20.00	—	—
Inland navigation and transportation.....	1,273.00	3,560.00	1,086.00	17,911.00
Allstate—				
Motor vehicles.....	5,639.00	1,827.00	2,144.00	283.00
American Alliance—				
Fire.....	130,747.00	135,551.00	53,044.00	46,165.00
Extended coverage.....	13,874.00	13,999.00	1,205.00	1,399.00
Tornado, windstorm and cyclone.....	912.00	912.00	130.00	130.00
Sprinkler leakage.....	256.00	267.00	32.00	32.00
Riot, civil commotion and explosion.....	199.00	198.00	—	—
Hail.....	47,753.00	47,753.00	12,817.00	12,817.00
Motor vehicles.....	10,013.00	10,013.00	5,839.00	3,639.00
Ocean marine, ex. war risks.....	3,969.00	678.00	16.00	1,016.00
Inland navigation and transportation.....	4,193.00	4,193.00	1,070.00	1,266.00
Aircraft.....	2,036.00	2,036.00	—	—
American Automobile Fire				
Motor vehicles.....	26,718.00	6,779.00	16,125.00	5,829.00
Inland navigation and transportation.....	1,616.00	1,495.00	335.00	195.00
American Aviation and General—				
Motor vehicles.....	29,593.00	29,531.00	20,659.00	19,524.00
Inland navigation and transportation.....	13.00	13.00	—	—
Aircraft.....	7,330.00	2,154.00	6,407.00	1,308.00

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
American Central—				
Fire.....	\$ 12,361.00	\$ 16,748.00	\$ 2,124.00	\$ 8,567.00
Extended coverage.....	965.00	1,438.00	71.00	825.00
Tornado, windstorm and cyclone.....	198.00	229.00	-----	10.00
Sprinkler leakage.....	154.00	213.00	-----	-----
Riot, civil commotion and explosion.....	1.00	186.00	-----	-----
Motor vehicles.....	15,530.00	14,636.00	9,803.00	10,026.00
Inland navigation and transportation.....	653.00	738.00	129.00	4.00
American Druggists' Fire—				
Fire.....	8,712.00	5,884.00	76.00	3,076.00
Extended coverage.....	190.00	108.00	9.00	4.00
American Eagle Fire—				
Fire.....	177,291.00	177,911.00	117,649.00	72,970.00
Extended coverage.....	22,016.00	23,266.00	3,337.00	3,579.00
Tornado, windstorm and cyclone.....	1,559.00	2,514.00	3.00	3.00
Sprinkler leakage.....	539.00	600.00	17.00	17.00
Riot, civil commotion and explosion.....	714.00	523.00	-----	-----
Motor vehicles.....	128,092.00	129,117.00	58,272.00	56,829.00
Ocean marine, ex. war risks.....	515.00	461.00	121.00	338.00
Inland navigation and transportation.....	12,585.00	12,067.00	6,449.00	6,800.00
Aircraft.....	148.00	148.00	185.00	185.00
American Equitable Assurance—				
Fire.....	46,647.00	195,495.00	48,718.00	98,159.00
Extended coverage.....	6,292.00	16,136.00	426.00	840.00
Tornado, windstorm and cyclone.....	250.00	7,645.00	45.00	25.00
Sprinkler leakage.....	776.00	1,282.00	-----	9.00
Riot, civil commotion and explosion.....	327.00	1,082.00	-----	5.00
Earthquake.....	-----	1.00	-----	-----
Motor vehicles.....	1,579.00	2,901.00	478.00	826.00
Ocean marine, ex. war risks.....	-----	2,254.00	-----	196.00
Inland navigation and transportation.....	573.00	4,197.00	4.00	577.00
Aircraft.....	-----	625.00	-----	357.00
Hail.....	-----	153,013.00	-----	57,595.00
American Fidelity Fire—				
Motor vehicles.....	-----	6.00	-----	-----
Inland navigation and transportation.....	34,576.00	6,737.00	9,070.00	3,875.00
American Fire and Casualty—				
Fire.....	4,383.00	709.00	-----	-----
Extended coverage.....	1,270.00	107.00	8.00	1.00
Tornado, windstorm and cyclone.....	-----	-----	52.00	5.00
Motor vehicles.....	516.00	153.00	-----	549.00
Inland navigation and transportation.....	10.00	1.00	-----	-----
Workmen's compensation.....	95.00	92.00	-----	-----
Miscellaneous Casualty.....	287.00	73.00	-----	-----
American Fire—				
Fire.....	24,916.00	9,761.00	2,793.00	1,477.00
Extended coverage.....	5,173.00	1,321.00	36.00	66.00
Tornado, windstorm and cyclone.....	23.00	4.00	-----	-----
Motor vehicles.....	3.00	3.00	431.00	431.00
American and Foreign—				
Fire.....	16,513.00	24,943.00	3,984.00	3,442.00
Extended coverage.....	2,027.00	3,048.00	109.00	99.00
Tornado, windstorm and cyclone.....	85.00	163.00	-----	-----
Riot, civil commotion and explosion.....	35.00	16.00	-----	-----
Motor vehicles.....	1,672.00	1,672.00	549.00	999.00
Ocean marine, ex. war risks.....	665.00	662.00	93.00	314.00
Inland navigation and transportation.....	532.00	314.00	-----	-----
American Home Fire Assurance—				
Fire.....	74,009.00	48,070.00	15,481.00	14,665.00
Extended coverage.....	11,939.00	7,588.00	830.00	461.00
Tornado, windstorm and cyclone.....	535.00	426.00	95.00	95.00
Sprinkler leakage.....	4.00	178.00	-----	-----
Riot, civil commotion and explosion.....	152.00	64.00	-----	-----
Hail.....	61,838.00	14,674.00	30,224.00	7,277.00
Motor vehicles.....	4,296.00	4,356.00	3,445.00	1,830.00
Inland navigation and transportation.....	2,424.00	1,082.00	2,128.00	847.00

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
American Insurance—				
Fire.....	\$ 327,590.00	\$ 284,057.00	\$ 87,352.00	\$ —125,062.00
Extended coverage.....	32,333.00	26,215.00	2,768.00	2,231.00
Tornado, windstorm and cyclone.....	4,272.00	3,617.00	904.00	989.00
Motor vehicles.....	43,248.00	44,041.00	24,702.00	24,397.00
Sprinkler leakage.....	529.00	354.00	—	750.00
Riot, civil commotion and explosion.....	— 357.00	1,362.00	—	—
Earthquake.....	6.00	6.00	—	—
Ocean marine, ex. war risks.....	1,747.00	— 24.00	215.00	278.00
Inland navigation and transportation.....	16,892.00	10,798.00	3,869.00	4,031.00
Aircraft.....	410.00	410.00	329.00	329.00
Rain.....	267.00	267.00	—	—
Hail.....	243,347.00	243,347.00	53,797.00	61,353.00
American Union—				
Fire.....	6,503.00	2,364.00	65.00	284.00
Extended coverage.....	474.00	361.00	—	—
Tornado, windstorm and cyclone.....	54.00	8.00	—	—
Sprinkler leakage.....	22.00	2.00	—	—
Riot, civil commotion and explosion.....	45.00	45.00	—	—
Motor vehicles.....	952.00	—	284.00	—
Inland navigation and transportation.....	1,936.00	—	112.00	—
Anchor—				
Fire.....	7,683.00	7,811.00	626.00	633.00
Extended coverage.....	610.00	608.00	—	—
Tornado, windstorm and cyclone.....	38.00	38.00	—	—
Sprinkler leakage.....	—	4.00	—	—
Riot, civil commotion and explosion.....	—	7.00	—	—
Motor vehicles.....	10,393.00	10,393.00	3,494.00	3,118.00
Ocean marine, excluding war risks.....	89.00	89.00	26.00	75.00
Atlantic Fire—				
Fire.....	446,439.00	—	135,867.00	—
Extended coverage.....	30,706.00	—	3,031.00	—
Tornado, windstorm and cyclone.....	5,247.00	—	704.00	—
Motor vehicles.....	22,275.00	—	18,227.00	—
Inland navigation and transportation.....	32,878.00	—	15,464.00	—
Miscellaneous.....	6.00	—	—	—
Fire-Cotton Insurance Asso.....	144,481.00	—	—	—
Automobile—				
Fire.....	167,848.00	123,184.00	55,437.00	32,747.00
Extended coverage.....	14,383.00	13,743.00	878.00	943.00
Tornado, windstorm and cyclone.....	921.00	1,057.00	384.00	256.00
Sprinkler leakage.....	609.00	256.00	438.00	88.00
Riot, civil commotion and explosion.....	1,075.00	554.00	—	—
Motor vehicles.....	96,356.00	96,356.00	34,557.00	37,260.00
Ocean marine, ex. war risks.....	1,422.00	1,469.00	140.00	513.00
Ocean marine, war risks.....	—	113.00	—	—
Inland navigation and transportation.....	34,013.00	36,959.00	12,683.00	8,841.00
Aircraft.....	— 3.00	— 3.00	142.00	125.00
Misc. Property damage.....	33.00	33.00	—	—
Baltimore-American—				
Fire.....	14,948.00	18,429.00	3,198.00	4,577.00
Extended coverage.....	449.00	537.00	3.00	7.00
Tornado, windstorm and cyclone.....	346.00	362.00	13.00	13.00
Sprinkler leakage.....	—	146.00	—	—
Riot, civil commotion and explosion.....	14.00	31.00	—	—
Hail.....	21,260.00	21,260.00	4,040.00	4,040.00
Motor vehicles.....	1,243.00	1,243.00	1,491.00	1,680.00
Inland navigation and transportation.....	739.00	739.00	— 200.00	— 500.00
Bankers' Fire—				
Fire.....	51,887.00	118.00	26,792.00	—
Extended coverage.....	6,313.00	—	—	—
Bankers and Shippers—				
Fire.....	106,979.00	110,015.00	25,648.00	29,436.00
Extended coverage.....	9,642.00	9,881.00	1,823.00	1,332.00
Tornado, windstorm and cyclone.....	1,292.00	1,292.00	83.00	290.00
Sprinkler leakage.....	273.00	273.00	—	—
Riot, civil commotion and explosion.....	61.00	93.00	—	—
Motor vehicles.....	29,213.00	29,213.00	15,048.00	13,754.00
Ocean marine, ex. war risks.....	94.00	94.00	21.00	71.00
Inland navigation and transportation.....	1,681.00	1,741.00	393.00	17,193.00
Birmingham Fire—				
Fire.....	4,499.00	1,245.00	48,117.00	3,419.00
Extended coverage.....	245.00	—	—	—
Riot, civil commotion and explosion.....	2.00	—	—	—
Motor vehicles.....	759.00	—	—	—
Inland navigation and transportation.....	32.00	—	—	—

TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Bituminous Fire and Marine—				
Motor vehicles.....	\$ 54,805.00	\$ 14,889.00	\$ 18,594.00	\$ 2,969.00
Blue Ridge—				
Fire.....	66,805.00	26,627.00	12,137.00	8,202.00
Extended coverage.....	5,432.00	2,407.00	91.00	51.00
Tornado, windstorm and cyclone.....	201.00	125.00	46.00	62.00
Motor vehicles.....	184,789.00	184,050.00	80,175.00	92,321.00
Aircraft.....	10,463.00	10,463.00	1,630.00	5,080.00
Boston—				
Fire.....	65,458.00	223,726.00	19,410.00	52,049.00
Extended coverage.....	7,692.00	19,968.00	1,807.00	5,059.00
Tornado, windstorm and cyclone.....	507.00	5,174.00	45.00	787.00
Sprinkler leakage.....	12.00	100.00		
Riot, civil commotion and explosion.....		127.00		
Motor vehicles.....	4,419.00	16,795.00	1,293.00	7,732.00
Ocean marine, ex. war risks.....	900.00	4,077.00	79.00	1,930.00
Ocean marine, war risks.....	8.00	8.00		
Inland navigation and transportation.....	7,046.00	10,286.00	2,022.00	439.00
Buffalo—				
Fire.....	16,617.00	16,624.00	7,970.00	5,873.00
Extended coverage.....	2,753.00	2,697.00	2,206.00	1,765.00
Tornado, windstorm and cyclone.....	43.00	32.00	212.00	55.00
Motor vehicles.....	1,106.00	1,106.00	3,356.00	3,356.00
Ocean marine, ex. war risks.....	89.00	89.00	20.00	67.00
Inland navigation and transportation.....	203.00	203.00		
Caledonian-American—				
Fire.....	21,184.00	28,198.00	3,558.00	4,265.00
Extended coverage.....	3,899.00	4,429.00	437.00	442.00
Tornado, windstorm and cyclone.....	54.00	139.00		1.00
Sprinkler leakage.....		18.00		
Riot, civil commotion and explosion.....	2.00	54.00		
Motor vehicles.....	425.00	425.00	8.00	8.00
Inland navigation and transportation.....	4,582.00	3,070.00	93.00	109.00
California—				
Fire.....	23,022.00	13,795.00	18,294.00	4,335.00
Extended coverage.....	3,096.00	2,021.00	157.00	50.00
Tornado, windstorm and cyclone.....	106.00	35.00		
Riot, civil commotion and explosion.....	47.00	33.00		
Motor vehicles.....	1,174.00	1,116.00	876.00	876.00
Inland navigation and transportation.....	12,804.00	10,734.00	1,980.00	2,416.00
Calvert Fire—				
Motor vehicles.....	272,578.00	272,578.00	100,268.00	116,151.00
Camden Fire—				
Fire.....	36,604.00	40,724.00	9,280.00	17,613.00
Extended coverage.....	5,452.00	5,915.00	937.00	1,124.00
Tornado, windstorm and cyclone.....	368.00	341.00	6.00	18.00
Sprinkler leakage.....		17.00		
Riot, civil commotion and explosion.....	24.00	127.00		
Motor vehicles.....	25,774.00	25,900.00	5,683.00	6,481.00
Ocean marine, ex. war risks.....	134.00	133.00	30.00	129.00
Inland navigation and transportation.....	920.00	1,112.00	18.00	46.00
Aviation.....	2.00	2.00		
Capital Fire—				
Fire.....	49,397.00	34,819.00	25,129.00	14,627.00
Extended coverage.....	5,167.00	3,565.00	262.00	154.00
Tornado, windstorm and cyclone.....	769.00	511.00		
Riot, civil commotion and explosion.....	5.00	17.00		
Motor vehicles.....	7,326.00	7,326.00	4,312.00	5,512.00
Ocean marine, ex. war risks.....	906.00	905.00	11.00	38.00
Aircraft.....	1,296.00	1,296.00		3,000.00
Inland navigation and transportation.....	135.00	135.00		70.00
Carolina—				
Fire.....	120,254.00	114,389.00	71,787.00	66,157.00
Extended coverage.....	14,917.00	14,322.00	3,947.00	4,585.00
Tornado, windstorm and cyclone.....	1,310.00	1,310.00	1,945.00	802.00
Sprinkler leakage.....	497.00	497.00	75.00	225.00
Riot, civil commotion and explosion.....	3,600.00	2,880.00		
Hail.....	41,301.00	41,301.00	20,912.00	19,935.00
Motor vehicles.....	117,570.00	117,570.00	105,916.00	104,366.00
Inland navigation and transportation.....	3,494.00	3,494.00	1,479.00	1,431.00
Central Surety Fire Corp.—				
Motor vehicles.....	59.00	33.00		

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Central Union—				
Fire.....	3,313.00	1,793.00	470.00	144.00
Extended coverage.....	172.00	197.00		
Tornado, windstorm and cyclone.....	34.00	30.00		
Sprinkler leakage.....		1.00		
Riot, civil commotion and explosion.....		8.00		
Inland navigation and transportation.....	39.00			
Charter Oak Fire—				
Fire.....	31,992.00	36,222.00	729.00	995.00
Extended coverage.....	4,254.00	4,652.00	26.00	25.00
Tornado, windstorm and cyclone.....	39.00	42.00		
Riot, civil commotion and explosion.....	12.00	12.00		
Inland navigation and transportation.....	1,052.00	10,052.00	1,482.00	1,483.00
Citizens Insurance—				
Fire.....	125,700.00	129,402.00	21,005.00	20,375.00
Extended coverage.....	12,126.00	12,142.00	1,277.00	1,412.00
Tornado, windstorm and cyclone.....	1,283.00	1,283.00	98.00	72.00
Sprinkler leakage.....	61.00	61.00		
Riot, civil commotion and explosion.....	126.00	121.00		
Hail.....	77,772.00	77,772.00	12,335.00	12,335.00
Motor vehicles.....	22,023.00	22,204.00	8,117.00	6,600.00
Ocean marine, ex. war risks.....		48.00	11.00	33.00
Inland navigation and transportation.....	5,486.00	5,899.00	6,292.00	23,213.00
Rain and Flood.....	10.00	10.00	50.00	50.00
City of New York—				
Fire.....	49,770.00	49,876.00	85,685.00	41,981.00
Extended coverage.....	3,640.00	3,652.00	435.00	385.00
Tornado, windstorm and cyclone.....	1,267.00	1,267.00	1,389.00	389.00
Sprinkler leakage.....	104.00	104.00		
Hail.....	21,228.00	21,228.00	6,467.00	6,467.00
Motor vehicles.....	10,032.00	10,032.00	8,868.00	8,387.00
Ocean marine, ex. war risks.....	113.00	11.00		
Inland navigation and transportation.....	3,379.00	3,379.00	382.00	282.00
Columbia Fire—				
Fire.....	101,185.00	102,958.00	29,501.00	28,653.00
Extended coverage.....	7,075.00	7,172.00	872.00	1,010.00
Tornado, windstorm and cyclone.....	1,419.00	1,419.00	421.00	181.00
Hail.....	154,649.00	154,649.00	56,201.00	42,133.00
Motor vehicles.....	12,570.00	12,570.00	11,690.00	10,286.00
Inland navigation and transportation.....	7,712.00	7,712.00	2,844.00	2,960.00
Columbia Ins. of N. Y. —				
Fire.....	12,885.00	10,373.00	4,951.00	2,070.00
Extended coverage.....	1,551.00	1,264.00	1,172.00	1,244.00
Tornado, windstorm and cyclone.....	39.00	39.00		
Sprinkler leakage.....	146.00	15.00		
Motor vehicles.....	3,650.00	3,650.00	1,116.00	1,125.00
Inland navigation and transportation.....	564.00	564.00	140.00	140.00
Aircraft.....	2,468.00			
Commerce—				
Fire.....	61,954.00	65,118.00	11,508.00	14,128.00
Extended coverage.....	6,433.00	6,890.00	376.00	386.00
Tornado, windstorm and cyclone.....	1,642.00	1,641.00	40.00	40.00
Sprinkler leakage.....		3.00		
Riot, civil commotion and explosion.....	28.00	52.00		
Motor vehicles.....	33,233.00	33,233.00	15,677.00	17,912.00
Ocean marine, ex. war risks.....	44.00			
Inland navigation and transportation.....	341.00	185.00	10.00	
Commercial Union Fire—				
Fire.....	12,902.00	9,512.00	6,360.00	3,179.00
Extended coverage.....	1,742.00	1,241.00	444.00	269.00
Tornado, windstorm and cyclone.....	92.00	87.00		
Sprinkler leakage.....		37.00		
Riot, civil commotion and explosion.....	446.00	236.00		
Motor vehicles.....	2,851.00	2,851.00	1,661.00	545.00
Inland navigation and transportation.....	4,430.00	2,367.00	1,799.00	628.00
Commonwealth—				
Fire.....	12,086.00	9,327.00	7,014.00	10,057.00
Extended coverage.....	1,070.00	683.00	923.00	923.00
Sprinkler.....	26.00	8.00		
Tornado, windstorm and cyclone.....	52.00	34.00		
Riot, civil commotion and explosion.....	103.00	45.00		
Motor vehicles.....	1,215.00	1,241.00	792.00	779.00
Ocean marine, ex. war risks.....		59.00		50.00
Inland navigation and transportation.....	147.00	760.00		86.00
Aircraft.....	50.00	8.00	19.00	6.00
Water damage.....	129.00	77.00		

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Concordia Fire—				
Fire.....	\$ 28,148.00	\$ 29,368.00	\$ 5,676.00	\$ 4,693.00
Extended coverage.....	3,781.00	3,781.00	977.00	964.00
Tornado, windstorm and cyclone.....	314.00	314.00	537.00	537.00
Motor vehicles.....	7,701.00	7,701.00	3,761.00	2,453.00
Inland navigation and transportation.....	197.00	197.00		
Connecticut Fire—				
Fire.....	51,600.00	51,833.00	18,918.00	20,626.00
Extended coverage.....	7,035.00	7,064.00	1,182.00	2,693.00
Tornado, windstorm and cyclone.....	699.00	699.00		98.00
Sprinkler leakage.....	53.00	53.00		
Motor vehicles.....	12,723.00	12,723.00	4,285.00	5,367.00
Ocean marine, ex. war risks.....	377.00	3,445.00	39.00	3,465.00
Inland navigation and transportation.....	9,814.00	9,814.00	2,702.00	2,127.00
Continental—				
Fire.....	376,816.00	364,487.00	110,303.00	91,567.00
Extended coverage.....	19,653.00	20,997.00	1,593.00	2,042.00
Tornado, windstorm and cyclone.....	2,478.00	2,484.00	2,768.00	2,433.00
Sprinkler leakage.....	416.00	675.00	506.00	506.00
Riot, civil commotion and explosion.....	11,532.00	11,484.00		
Motor vehicles.....	42,792.00	50,878.00	25,981.00	34,253.00
Ocean marine, ex. war risks.....	1,265.00	607.00	274.00	762.00
Ocean marine, war risks.....	49.00	49.00		
Inland navigation and transportation.....	28,965.00	30,478.00	4,876.00	15,944.00
Aircraft.....	310.00	657.00	416.00	416.00
County Fire—				
Fire.....	28,977.00	30,513.00	7,270.00	8,850.00
Extended coverage.....	2,530.00	2,531.00	213.00	138.00
Tornado, windstorm and cyclone.....	78.00	78.00	455.00	445.00
Sprinkler leakage.....	33.00	34.00		
Hail.....	24,676.00	24,676.00	7,167.00	7,167.00
Motor vehicles.....	6,977.00	6,977.00	3,436.00	3,950.00
Inland navigation and transportation.....	651.00	651.00	74.00	114.00
Aircraft.....	8.00	8.00		
Detroit Fire and Marine—				
Fire.....	18,299.00	18,452.00	3,017.00	2,255.00
Extended coverage.....	3,526.00	3,526.00	729.00	679.00
Tornado, windstorm and cyclone.....	149.00	149.00		
Sprinkler leakage.....	62.00	62.00		
Riot, civil commotion and explosion.....	— 1.00	— 1.00		
Earthquake.....	— 4.00	— 4.00		
Hail.....	13,433.00	13,433.00	1,308.00	1,308.00
Motor vehicles.....	7,652.00	7,652.00	2,153.00	2,516.00
Ocean marine, ex. war risks.....	— 42.00			
Inland navigation and transportation.....	2,421.00	2,421.00	386.00	399.00
Aircraft.....	7,422.00	7,422.00	9,214.00	12,114.00
Dixie Fire—				
Fire.....	468,757.00	476,004.00	318,247.00	296,138.00
Extended coverage.....	33,219.00	33,673.00	1,849.00	2,294.00
Tornado, windstorm and cyclone.....	6,637.00	6,637.00	773.00	983.00
Sprinkler leakage.....	436.00	436.00		
Riot, civil commotion and explosion.....	185.00	178.00		
Earthquake.....	49.00	49.00		
Hail.....	283,154.00	283,154.00	111,822.00	107,844.00
Motor vehicles.....	49,395.00	49,395.00	20,441.00	20,587.00
Ocean marine, ex. war risks.....	1,695.00		282.00	
Inland navigation and transportation.....	15,441.00	15,441.00	4,267.00	3,282.00
Aircraft.....	170.00			
Aircraft damage.....	5.00	5.00		
Rain.....	102.00	102.00		
Dubuque Fire and Marine—				
Fire.....	3,338.00	3,416.00		
Extended coverage.....	297.00	218.00		
Tornado, windstorm and cyclone.....	5.00	85.00		
Sprinkler leakage.....	31.00	63.00		
Riot, civil commotion and explosion.....	4.00	4.00		
Motor vehicles.....	38,793.00	38,793.00	23,248.00	34,293.00
Inland navigation and transportation.....	4,741.00	4,706.00	363.00	672.00
Eagle Fire—				
Fire.....	8,941.00	8,941.00		430.00
Extended coverage.....	660.00	660.00		
Tornado, windstorm and cyclone.....	10.00	10.00		
Motor vehicles.....	36.00	36.00		
Inland navigation and transportation.....	108.00	108.00		

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
East and West—				
Fire.....	\$ 2,864.00	\$ 2,864.00	\$ 107.00	\$ 152.00
Extended coverage.....	425.00	425.00	50.00	50.00
Tornado, windstorm and cyclone.....	111.00	111.00		
Riot, civil commotion and explosion.....	26.00	26.00		
Motor vehicles.....	1,523.00	1,523.00	390.00	390.00
Inland navigation and transportation.....	463.00	463.00	10.00	10.00
Empire State—				
Fire.....	29,119.00	30,230.00	7,395.00	8,522.00
Extended coverage.....	4,606.00	4,567.00	523.00	473.00
Tornado, windstorm and cyclone.....	261.00	261.00	62.00	62.00
Riot, civil commotion and explosion.....	10.00	10.00		
Motor vehicles.....	19,259.00	19,342.00	10,975.00	9,848.00
Inland navigation and transportation.....	228.00	228.00		
Earthquake.....		2.00		
Employers' Fire—				
Fire.....	67,563.00	52,645.00	20,689.00	18,501.00
Extended coverage.....	7,853.00	6,325.00	539.00	518.00
Tornado, windstorm and cyclone.....	211.00	371.00	48.00	55.00
Sprinkler leakage.....	309.00	232.00		
Riot, civil commotion and explosion.....	6.00	51.00		
Motor vehicles.....	58,610.00	55,502.00	38,044.00	42,583.00
Inland navigation and transportation.....	7,261.00	5,346.00	1,676.00	1,627.00
Aircraft.....	7,188.00	1,350.00	1,626.00	192.00
Equitable Fire and Marine—				
Fire.....	45,057.00	46,907.00	11,174.00	15,593.00
Extended coverage.....	6,703.00	7,933.00	896.00	1,022.00
Tornado, windstorm and cyclone.....	246.00	246.00	54.00	129.00
Riot, civil commotion and explosion.....	190.00	192.00		
Sprinkler leakage.....	32.00	227.00		
Motor vehicles.....	6,493.00	6,493.00	4,971.00	4,141.00
Inland navigation and transportation.....	28,601.00	28,601.00	13,179.00	3,357.00
Equitable Fire—				
Fire.....	22,130.00	22,130.00	2,855.00	2,431.00
Extended coverage.....	1,387.00	1,387.00	139.00	139.00
Tornado, windstorm and cyclone.....	26.00	26.00		
Sprinkler leakage.....				
Riot, civil commotion and explosion.....	1.00	1.00		
Eureka-Security Fire and Marine—				
Fire.....	40,457.00	39,317.00	12,032.00	13,325.00
Extended coverage.....	9,393.00	9,309.00	390.00	375.00
Tornado, windstorm and cyclone.....	187.00	187.00		50.00
Motor vehicles.....	5,175.00	5,175.00	2,892.00	3,474.00
Inland navigation and transportation.....	190.00	171.00	50.00	35.00
Export—				
Fire.....	2,910.00	11.00	15.00	
Extended coverage.....	883.00	44.00		
Inland navigation and transportation.....	31,376.00	7,305.00	36,281.00	
Federal—				
Fire.....	35,471.00	36,512.00	8,390.00	8,645.00
Extended coverage.....	4,061.00	4,267.00	252.00	916.00
Tornado, windstorm and cyclone.....	61.00	27.00		95.00
Sprinkler leakage.....	2.00	6.00		
Riot, civil commotion and explosion.....	37.00	91.00		
Earthquake.....	20.00	20.00		
Motor vehicles.....	37,853.00	37,853.00	15,500.00	16,486.00
Ocean marine, ex. war risks.....	3,599.00	6,544.00	342.00	307.00
Ocean marine, war risks.....		59.00		
Inland navigation and transportation.....	22,437.00	24,590.00	28,672.00	18,488.00
Aircraft.....	46,484.00	46,484.00	11,743.00	10,213.00
Federal Union—				
Fire.....	14,286.00	14,326.00	699.00	224.00
Extended coverage.....	1,903.00	1,912.00	5.00	5.00
Tornado, windstorm and cyclone.....	30.00	30.00	329.00	329.00
Sprinkler leakage.....	— 29.00	— 29.00		
Riot, civil commotion and explosion.....	2.00	2.00		
Motor vehicles.....	7,435.00	7,435.00	4,339.00	5,459.00
Ocean marine, ex. war risks.....	130.00	129.00	22.00	74.00
Inland navigation and transportation.....	201.00	201.00		

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Fidelity and Guaranty Fire Corp.—				
Fire.....	121,058.00	105,098.00	24,753.00	21,500.00
Extended coverage.....	14,255.00	14,565.00	1,107.00	1,359.00
Tornado, windstorm and cyclone.....	849.00	1,219.00	59.00	59.00
Sprinkler leakage.....	80.00	129.00	—	—
Riot, civil commotion and explosion.....	11.00	182.00	—	—
Motor vehicles.....	117,937.00	83,400.00	50,954.00	39,405.00
Inland navigation and transportation.....	14,682.00	10,651.00	1,474.00	1,995.00
Aircraft.....	639.00	639.00	—	—
Fidelity-Phenix Fire—				
Fire.....	182,670.00	171,942.00	85,051.00	64,601.00
Extended coverage.....	18,386.00	17,847.00	6,373.00	7,076.00
Tornado, windstorm and cyclone.....	1,432.00	1,432.00	232.00	182.00
Sprinkler leakage.....	3,183.00	3,173.00	—	—
Riot, civil commotion and explosion.....	250.00	292.00	—	—
Motor vehicles.....	37,045.00	37,045.00	25,963.00	24,753.00
Ocean marine, ex. war risks.....	4,736.00	2,600.00	274.00	762.00
Ocean marine, war risks.....	1.00	1.00	—	—
Inland navigation and transportation.....	18,284.00	16,773.00	4,522.00	8,107.00
Aircraft.....	371.00	371.00	416.00	416.00
Fire Association of Philadelphia—				
Fire.....	114,622.00	112,810.00	25,218.00	34,723.00
Extended coverage.....	19,429.00	16,784.00	417.00	492.00
Tornado, windstorm and cyclone.....	349.00	496.00	91.00	87.00
Sprinkler leakage.....	32.00	57.00	—	2.00
Riot, civil commotion and explosion.....	375.00	176.00	—	—
Motor vehicles.....	39,436.00	39,187.00	18,174.00	15,783.00
Inland navigation and transportation.....	4,552.00	3,921.00	4,753.00	2,631.00
Aircraft.....	231.00	231.00	—	—
Fireman's Fund—				
Fire.....	197,008.00	172,489.00	54,964.00	35,842.00
Extended coverage.....	21,183.00	19,403.00	964.00	1,173.00
Tornado, windstorm and cyclone.....	1,660.00	1,522.00	338.00	345.60
Sprinkler leakage.....	439.00	301.00	—	500.00
Riot, civil commotion and explosion.....	2,735.00	2,613.00	—	78.00
Earthquake.....	105.00	105.00	—	—
Motor vehicles.....	55,817.00	51,881.00	20,449.00	23,528.00
Ocean marine, ex. war risks.....	5,779.00	6,079.00	652.00	1,525.00
Ocean marine, war risks.....	285.00	187.00	—	—
Inland navigation and transportation.....	36,531.00	37,858.00	44,673.00	57,402.00
Firemen's Ins.—				
Fire.....	112,342.00	71,820.00	55,038.00	15,519.00
Extended coverage.....	13,448.00	8,502.00	1,138.00	— 6,887.00
Tornado, windstorm and cyclone.....	969.00	653.00	222.00	133.00
Sprinkler leakage.....	68.00	58.00	—	—
Riot, civil commotion and explosion.....	— 16.00	5.00	—	—
Motor vehicles.....	19,150.00	19,150.00	50,879.00	17,419.00
Ocean marine, ex. war risks.....	670.00	— 1,160.00	215.00	579.00
Inland navigation and transportation.....	9,742.00	7,734.00	1,476.00	3,085.00
Aircraft.....	88.00	348.00	329.00	329.00
First National—				
Fire.....	691.00	270.00	—	—
Extended coverage.....	123.00	44.00	—	—
Franklin Fire—				
Fire.....	110,999.00	83,710.00	28,290.00	28,153.00
Extended coverage.....	9,575.00	9,348.00	475.00	1,074.00
Tornado, windstorm and cyclone.....	2,599.00	2,531.00	255.00	226.00
Sprinkler leakage.....	211.00	210.00	—	—
Riot, civil commotion and explosion.....	344.00	—	—	—
Hail.....	50,916.00	50,916.00	10,553.00	11,012.00
Motor vehicles.....	79,628.00	79,628.00	45,132.00	44,649.00
Ocean marine, ex. war risks.....	257.00	215.00	—	39.00
Ocean marine, war risks.....	1.00	1.00	—	—
Inland navigation and transportation.....	25,946.00	25,058.00	44,960.00	24,054.00
Aircraft or rain.....	80.00	80.00	—	—
Franklin National—				
Fire.....	11,207.00	8,331.00	205.00	180.00
Extended coverage.....	1,120.00	856.00	—	—
Tornado, windstorm and cyclone.....	58.00	58.00	—	—
Motor vehicles.....	4,391.00	4,173.00	2,019.00	2,329.00
Inland navigation and transportation.....	417.00	417.00	—	35.00

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Fulton Fire—				
Fire.....	\$ 13,846.00	\$	\$ 144.00	\$
Extended coverage.....	2,907.00	.....	55.00	.....
Tornado, windstorm and cyclone.....	58.00	.....	.....	.....
Riot, civil commotion and explosion.....	22.00	.....	.....	.....
Motor vehicles.....	1,669.00	.....	243.00	.....
Inland navigation and transportation.....	384.00	.....	654.00	.....
General Exchange Ins. Corp.—				
Motor vehicles.....	.....	695,027.00	459.00	200,514.00
General Insurance—				
Fire.....	68,450.00	68,046.00	15,950.00	954.00
Extended coverage.....	17,801.00	16,997.00	1,257.00	866.00
Tornado, windstorm and cyclone.....	1,094.00	1,104.00	5.00	5.00
Sprinkler leakage.....	265.00	265.00	.....	.....
Riot, civil commotion and explosion.....	16.00	24.00	.....	.....
Motor vehicles.....	451.00	451.00	95.00	95.00
Ocean marine, ex. war risks.....	.....	350.00	.....	282.00
Inland navigation and transportation.....	1,106.00	1,175.00	201.00	433.00
Georgia Home—				
Fire.....	8,155.00	13,787.00	1,938.00	2,526.00
Extended coverage.....	1,137.00	2,001.00	141.00	205.00
Tornado, windstorm and cyclone.....	27.00	32.00	.....	.....
Sprinkler leakage.....	61.00	28.00	.....	.....
Riot, civil commotion and explosion.....	.....	12.00	.....	.....
Hail.....	1,040.00	1,040.00	272.00	272.00
Motor vehicles.....	18,440.00	18,440.00	12,065.00	11,389.00
Inland navigation and transportation.....	83.00	83.00	.....	.....
Girard Fire and Marine—				
Fire.....	30,394.00	30,888.00	3,420.00	2,133.00
Extended coverage.....	4,629.00	4,622.00	.....	380.00
Tornado, windstorm and cyclone.....	116.00	116.00	.....	.....
Motor vehicles.....	19,896.00	19,896.00	10,879.00	11,483.00
Inland navigation and transportation.....	1,532.00	1,504.00	46.00	46.00
Aircraft.....	260.00	.....	.....	.....
Glens Falls—				
Fire.....	100,890.00	85,343.00	28,574.00	18,964.00
Extended coverage.....	11,141.00	9,365.00	610.00	513.00
Tornado, windstorm and cyclone.....	730.00	570.00	2.00	2.00
Sprinkler leakage.....	5.00	13.00	.....	120.00
Riot, civil commotion and explosion.....	69.00	66.00	.....	.....
Motor vehicles.....	29,489.00	29,059.00	10,086.00	11,524.00
Ocean marine, ex. war risks.....	6,175.00	5,053.00	259.00	687.00
Inland navigation and transportation.....	2,339.00	7,011.00	626.00	2,722.00
Ocean marine, war risks.....	18.00	18.00	.....	.....
Aircraft.....	.....	.....	395.00	395.00
Globe and Republic—				
Fire.....	20,378.00	19,731.00	2,297.00	1,769.00
Extended coverage.....	1,431.00	1,420.00	297.00	297.00
Tornado, windstorm and cyclone.....	247.00	247.00	.....	.....
Motor vehicles.....	83.00	83.00	276.00	276.00
Inland navigation and transportation.....	3,411.00	3,431.00	1,337.00	1,307.00
Globe and Rutgers Fire—				
Fire.....	127,901.00	93,803.00	22,907.00	23,747.00
Extended coverage.....	12,320.00	8,866.00	706.00	585.00
Tornado, windstorm and cyclone.....	1,555.00	1,070.00	289.00	4.00
Sprinkler leakage.....	44.00	64.00	.....	.....
Riot, civil commotion and explosion.....	293.00	35.00	.....	.....
Earthquake.....	58.00	7.00	.....	.....
Hail.....	98,027.00	23,199.00	39,595.00	9,461.00
Motor vehicles.....	13,679.00	12,501.00	7,014.00	5,382.00
Ocean marine, ex. war risks.....	572.00	350.00	.....	261.00
Inland navigation and transportation.....	1,843.00	996.00	1,234.00	796.00
Aircraft.....	10.00	3.00	.....	.....
Granite State Fire—				
Fire.....	174,183.00	141,104.00	51,910.00	49,803.00
Extended coverage.....	12,849.00	10,969.00	3,402.00	3,472.00
Tornado, windstorm and cyclone.....	2,029.00	1,950.00	366.00	358.00
Sprinkler leakage.....	.....	23.00	.....	.....
Riot, civil commotion and explosion.....	6.00	29.00	.....	.....
Motor vehicles.....	5,971.00	6,085.00	5,329.00	5,139.00
Inland navigation and transportation.....	6.00	6.00

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Gibraltar Fire and Marine—				
Fire.....	\$ 30,394.00	\$ 30,888.00	\$ 3,420.00	\$ 2,133.00
Extended coverage.....	4,629.00	4,622.00		380.00
Tornado, windstorm and cyclone.....	116.00	116.00		
Aircraft.....	260.00			
Hail.....				
Motor vehicles.....	19,896.00	19,896.00	10,879.00	11,483.00
Inland navigation and transportation.....	1,532.00	1,504.00	46.00	46.00
Great American—				
Fire.....	203,904.00	191,612.00	97,872.00	85,302.00
Extended coverage.....	20,560.00	19,904.00	2,169.00	2,175.00
Tornado, windstorm and cyclone.....	4,289.00	3,373.00	299.00	294.00
Sprinkler leakage.....	615.00	563.00	623.00	623.00
Riot, civil commotion and explosion.....	707.00	637.00		
Hail.....	107,985.00	101,966.00	45,485.00	39,719.00
Motor vehicles.....	34,380.00	34,380.00	13,917.00	13,964.00
Ocean marine, ex. war risks.....	12,860.00	7,696.00	3,974.00	6,439.00
Ocean marine, war risks.....	2,407.00	2,407.00		
Inland navigation and transportation.....	14,777.00	12,167.00	2,021.00	948.00
Aircraft.....	1,253.00	1,253.00		2,446.00
Hanover Fire—				
Fire.....	104,456.00	95,492.00	26,027.00	18,908.00
Extended coverage.....	14,019.00	11,811.00	1,179.00	1,317.00
Tornado, windstorm and cyclone.....	427.00	462.00	79.00	84.00
Sprinkler leakage.....		73.00		
Riot, civil commotion and explosion.....	706.00	450.00		1.00
Earthquake.....		1.00		
Motor vehicles.....	32,621.00	33,584.00	10,998.00	13,526.00
Ocean marine, ex. war risks.....	11,460.00	10,484.00	115.00	309.00
Inland navigation and transportation.....	7,690.00	8,543.00	757.00	1,705.00
Aircraft.....	11.00	11.00	176.00	176.00
Hartford Fire—				
Fire.....	591,233.00	565,023.00	289,539.00	220,564.00
Extended coverage.....	51,550.00	53,050.00	4,033.00	3,722.00
Tornado, windstorm and cyclone.....	8,725.00	8,555.00	1,934.00	1,283.00
Sprinkler leakage.....	1,887.00	1,707.00	116.00	266.00
Riot, civil commotion and explosion.....	7,079.00	1,708.00		
Earthquake.....	6.00	6.00		
Hail.....	191,703.00	312,678.00	84,073.00	82,557.00
Motor vehicles.....	177,656.00	179,434.00	75,352.00	79,390.00
Ocean marine, ex. war risks.....	1,650.00	1,393.00	231.00	258.00
Inland navigation and transportation.....	32,920.00	39,983.00	9,441.00	8,369.00
Aircraft.....	1,276.00	1,276.00		
Rain and Flood.....	521.00	1,571.00		
Home Ins.—				
Fire.....	624,844.00	466,245.00	223,510.00	191,997.00
Extended coverage.....	44,637.00	42,255.00	7,558.00	8,093.00
Tornado, windstorm and cyclone.....	9,029.00	8,758.00	2,581.00	2,669.00
Sprinkler leakage.....	4,861.00	4,862.00	1,371.00	664.00
Riot, civil commotion and explosion.....	9,210.00	2,148.00		
Earthquake.....	78.00	78.00		
Hail.....	146,727.00	146,727.00	39,126.00	37,936.00
Motor vehicles.....	120,408.00	120,418.00	61,735.00	57,241.00
Ocean marine, ex. war risks.....	5,611.00	6,739.00	236.00	1,016.00
Ocean marine, war risks.....	90.00	90.00		
Inland navigation and transportation.....	88,237.00	82,451.00	66,368.00	64,846.00
Aircraft and rain.....	772.00	772.00		
Home Fire and Marine—				
Fire.....	50,123.00	45,101.00	8,994.00	7,759.00
Extended coverage.....	5,085.00	4,792.00	766.00	644.00
Tornado, windstorm and cyclone.....	382.00	384.00	162.00	337.00
Sprinkler leakage.....	196.00	164.00	28.00	19.00
Riot, civil commotion and explosion.....	46.00	26.00		
Motor vehicles.....	3,747.00	3,747.00	1,528.00	1,628.00
Inland navigation and transportation.....	7,160.00	6,956.00	1,604.00	8,189.00
Aircraft.....	19.00	19.00		
Homeland—				
Fire.....	57,977.00	44,537.00	18,192.00	12,283.00
Extended coverage.....	7,413.00	6,684.00	621.00	623.00
Tornado, windstorm and cyclone.....	353.00	324.00	64.00	90.00
Sprinkler leakage.....	1.00	19.00		
Riot, civil commotion and explosion.....	13.00	11.00		
Motor vehicles.....	15,251.00	12,390.00	6,742.00	7,073.00
Ocean marine, ex. war risks.....		40.00		33.00
Inland navigation and transportation.....	408.00	783.00	568.00	283.00
Aircraft.....	70.00	12.00		

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Homestead Fire—				
Fire.....	\$ 58,702.00	\$ 60,544.00	\$ 23,595.00	\$ 15,289.00
Extended coverage.....	7,656.00	6,887.00	2,954.00	3,058.00
Tornado, windstorm and cyclone.....	649.00	622.00	321.00	269.00
Sprinkler leakage.....	33.00	33.00	—	—
Hail.....	16,091.00	16,091.00	53,836.00	53,836.00
Motor vehicles.....	3,433.00	3,433.00	2,316.00	2,466.00
Inland navigation and transportation.....	5,231.00	5,231.00	1,362.00	1,555.00
Imperial Assurance—				
Fire.....	22,929.00	13,041.00	4,139.00	3,841.00
Extended coverage.....	3,240.00	2,204.00	59.00	342.00
Tornado, windstorm and cyclone.....	83.00	51.00	75.00	75.00
Sprinkler leakage.....	—	2.00	—	—
Riot, civil commotion and explosion.....	15.00	—	—	—
Motor vehicles.....	2,843.00	2,843.00	265.00	485.00
Inland navigation and transportation.....	8,299.00	5,220.00	1,199.00	1,208.00
Aircraft.....	10,916.00	—	—	—
Industrial Ins.—				
Fire.....	3,733.00	2,800.00	—	3,996.00
Extended coverage.....	306.00	206.00	—	101.09
Tornado, windstorm and cyclone.....	82.00	82.00	—	59.00
Motor vehicles.....	163.00	163.00	—	—
Inland navigation and transportation.....	90.00	90.00	—	300.00
Insurance Company of North America—				
Fire.....	217,015.99	215,847.00	87,012.00	36,357.00
Extended coverage.....	38,734.30	37,096.00	2,875.00	2,815.00
Tornado, windstorm and cyclone.....	942.00	773.00	127.00	127.00
Sprinkler leakage.....	2,765.00	2,598.00	—	—
Riot, civil commotion and explosion.....	1,453.00	1,412.00	—	—
Earthquake.....	15.00	15.00	—	—
Hail.....	47,783.60	47,783.00	14,407.00	14,407.00
Motor vehicles.....	22,291.00	22,216.00	9,927.00	10,401.00
Ocean marine, ex. war risks.....	49,039.00	46,066.00	287.00	16,535.00
Ocean marine, war risks.....	9,521.00	9,521.00	—	431.00
Inland navigation and transportation.....	28,902.00	30,147.00	15,175.00	18,294.00
Aircraft.....	2,719.00	2,719.00	—	—
Rain.....	1,531.00	1,531.00	4,000.00	4,000.00
Insurance Co. of the State of Penn.—				
Fire.....	49,932.00	39,529.00	8,146.00	10,037.00
Extended coverage.....	3,455.00	2,723.00	204.00	10.00
Tornado, windstorm and cyclone.....	289.00	290.00	98.00	60.00
Sprinkler leakage.....	—	—	—	—
Riot, civil commotion and explosion.....	19.00	40.00	—	—
Motor vehicles.....	94,009.00	92,164.00	38,180.00	41,215.00
Inland navigation and transportation.....	35.00	25.00	95.00	67.00
Jersey—				
Fire.....	36,603.00	37,118.00	11,239.00	7,975.00
Extended coverage.....	3,674.00	3,663.00	1,321.00	819.00
Tornado, windstorm and cyclone.....	291.00	291.00	78.00	54.00
Sprinkler leakage.....	294.00	294.00	324.00	324.00
Riot, civil commotion and explosion.....	16.00	16.00	—	—
Motor vehicles.....	3,221.00	3,221.00	1,175.00	627.00
Ocean marine, ex. war risks.....	47.00	47.00	10.00	35.00
Inland navigation and transportation.....	322.00	322.00	—	—
Kansas City Fire and Marine—				
Fire.....	1,531.00	118.00	—	—
Extended coverage.....	902.00	75.00	—	—
Sprinkler leakage.....	420.00	12.00	—	—
Inland navigation and transportation.....	5.00	1.00	—	—
Louisville Fire and Marine—				
Fire.....	58,987.00	32,436.00	27,376.00	9,246.00
Extended coverage.....	6,439.00	3,929.00	962.00	678.00
Tornado, windstorm and cyclone.....	386.00	341.00	58.00	58.00
Riot, civil commotion and explosion.....	—	6.00	—	—
Hail.....	23,755.00	20,923.00	2,245.00	2,245.00
Motor vehicles.....	8,938.00	8,938.00	10,576.00	10,858.00
Inland navigation and transportation.....	5,155.00	4,563.00	316.00	535.00
Lumbermen's—				
Fire.....	9,203.00	14,931.00	1,017.00	929.00
Extended coverage.....	635.00	2,019.00	—	1.00
Tornado, windstorm and cyclone.....	721.00	348.00	—	60.00
Sprinkler leakage.....	—	16.00	—	—
Riot, civil commotion and explosion.....	—	58.00	—	—
Motor vehicles.....	1,069.00	1,069.00	300.00	427.00
Inland navigation and transportation.....	35.00	35.00	—	—

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Manhattan Fire and Marine—				
Fire.....	\$ 51,687.00	\$ 51,687.00	\$ 29,014.00	\$ 27,065.00
Extended coverage.....	4,253.00	4,253.00	70.00	454.00
Tornado, windstorm and cyclone.....	182.00	182.00	—	—
Motor vehicles.....	823.00	823.00	69.00	69.00
Inland navigation and transportation.....	— 605.00	— 605.00	—	—
Manufacturers' Fire—				
Fire.....	34.00	— 213.00	42.00	178.00
Extended coverage.....	20.00	— 53.00	—	—
Motor vehicles.....	1,211.00	—	578.00	578.00
Inland navigation and transportation.....	—	— 92.00	—	10.00
Massachusetts Fire and Marine—				
Fire.....	71,724.00	71,794.00	24,893.00	26,110.00
Extended coverage.....	5,376.00	5,405.00	2,096.00	2,110.00
Tornado, windstorm and cyclone.....	739.00	739.00	2,079.00	2,114.00
Riot, civil commotion and explosion.....	8.00	8.00	—	—
Hail.....	52,965.00	52,965.00	21,417.00	21,417.00
Motor vehicles.....	2,917.00	2,917.00	867.00	1,858.00
Inland navigation and transportation.....	233.00	233.00	19.00	19.00
Mechanics and Traders—				
Fire.....	24,867.00	21,561.00	18,412.00	6,776.00
Extended coverage.....	4,833.00	4,257.00	341.00	187.00
Tornado, windstorm and cyclone.....	116.00	116.00	1,625.00	1,625.00
Riot, civil commotion and explosion.....	50.00	52.00	—	—
Motor vehicles.....	3,263.00	3,234.00	4,186.00	3,497.00
Inland navigation and transportation.....	2,201.00	1,835.00	6,372.00	1,510.00
Mercantile—				
Fire.....	6,685.00	4,136.00	1,716.00	881.00
Extended coverage.....	967.00	883.00	58.00	— 11.00
Tornado, windstorm and cyclone.....	9.00	9.00	—	—
Sprinkler leakage.....	122.00	109.00	—	—
Motor vehicles.....	654.00	597.00	229.00	232.00
Ocean marine, ex. war risks.....	—	59.00	—	50.00
Inland navigation and transportation.....	966.00	1,579.00	33.00	169.00
Merchants Fire Assurance Corpo.,—				
Fire.....	32,484.00	31,293.00	2,765.00	4,478.00
Extended coverage.....	4,470.00	4,094.00	141.00	282.00
Tornado, windstorm and cyclone.....	34.00	98.00	—	55.00
Sprinkler leakage.....	—	—	—	—
Riot, civil commotion and explosion.....	—	23.00	—	—
Motor vehicles.....	3,263.00	3,263.00	3,659.00	3,479.00
Ocean marine, ex. war risks.....	223.00	223.00	50.00	50.00
Inland navigation and transportation.....	68.00	68.00	—	—
Mercury—				
Fire.....	25,428.00	64,741.00	4,847.00	11,364.00
Extended coverage.....	3,311.00	5,749.00	133.00	427.00
Tornado, windstorm and cyclone.....	6.00	369.00	—	—
Sprinkler leakage.....	— 2.00	237.00	—	—
Riot, civil commotion and explosion.....	46.00	343.00	—	—
Motor vehicles.....	80,062.00	80,206.00	58,393.00	58,180.00
Inland navigation and transportation.....	19,511.00	14,829.00	32,637.00	18,024.00
Michigan Fire and Marine—				
Fire.....	93,907.00	51,519.00	27,237.00	14,973.00
Extended coverage.....	11,044.00	4,649.00	668.00	284.00
Tornado, windstorm and cyclone.....	906.00	633.00	249.00	198.00
Sprinkler leakage.....	124.00	92.00	—	—
Riot, civil commotion and explosion.....	152.00	— 23.00	—	—
Hail.....	39,409.00	30,633.00	16,241.00	10,850.00
Motor vehicles.....	6,093.00	6,720.00	1,905.00	3,174.00
Ocean marine, ex. war risks.....	—	66.00	—	19.00
Inland navigation and transportation.....	4,195.00	901.00	426.00	207.00
Aircraft.....	—	3.00	—	—
Milwaukee Mechanics—				
Fire.....	53,936.00	54,410.00	27,309.00	28,582.00
Extended coverage.....	5,877.00	5,877.00	1,406.00	1,635.00
Tornado, windstorm and cyclone.....	408.00	408.00	15.00	15.00
Motor vehicles.....	12,353.00	12,353.00	9,213.00	8,985.00
Inland navigation and transportation.....	636.00	636.00	—	9.00
Minneapolis Fire and Marine—				
Fire.....	23,945.00	23,945.00	13,398.00	13,424.00
Extended coverage.....	2,299.00	2,299.00	727.00	727.00
Tornado, windstorm and cyclone.....	279.00	279.00	360.00	360.00
Sprinkler leakage.....	9.00	9.00	—	—
Riot, civil commotion and explosion.....	115.00	115.00	—	—
Motor vehicles.....	7,466.00	7,466.00	4,413.00	4,413.00
Inland navigation and transportation.....	3,896.00	3,896.00	— 377.00	— 377.00

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Monarch Fire—				
Fire.....	\$ 7,841.00	\$ 7,793.00	\$ 4,098.00	\$ 4,123.00
Extended coverage.....	662.00	665.00		
Tornado, windstorm and cyclone.....	66.00	68.00		
Motors Ins. Corpo.—				
Motor vehicles.....	868,784.00	173,757.00	217,015.00	50,243.00
National Ben-Franklin Fire—				
Fire.....	46,254.00	47,935.00	8,334.00	8,578.00
Extended coverage.....	5,833.00	5,916.00	412.00	354.00
Tornado, windstorm and cyclone.....	88.00	88.00	76.00	76.00
Motor vehicles.....	6,352.00	6,352.00	327.00	563.00
Inland navigation and transportation.....	2,108.00	2,321.00	1,210.00	541.00
National Fire—				
Fire.....	213,330.00	189,217.00	132,275.00	67,801.00
Extended coverage.....	28,043.00	21,561.00	4,742.00	2,856.00
Tornado, windstorm and cyclone.....	9,825.00	3,713.00	9.00	238.00
Sprinkler leakage.....	411.00	220.00	84.00	353.00
Riot, civil commotion and explosion.....	977.00	2,689.00		
Earthquake.....				
Motor vehicles.....	25,862.00	23,569.00	13,907.00	13,559.00
Ocean marine, ex. war risks.....	206.00	178.00	35.00	118.00
Ocean marine, war risks.....	2.00	2.00		
Inland navigation and transportation.....	24,105.00	17,575.00	4,478.00	4,378.00
Aircraft.....	737.00	737.00		
National Liberty—				
Fire.....	40,843.00	50,513.00	23,075.00	19,141.00
Extended coverage.....	4,490.00	5,002.00	468.00	445.00
Tornado, windstorm and cyclone.....	851.00	851.00	772.00	772.00
Sprinkler leakage.....	497.00	440.00		
Riot, civil commotion and explosion.....		1.00		
Hail.....	33,127.00	33,127.00	9,264.00	8,473.00
Motor vehicles.....	7,409.00	7,409.00	1,314.00	1,482.00
Ocean marine, ex. war risks.....	15.00	15.00		
Inland navigation and transportation.....	8,906.00	8,906.00	3,312.00	3,095.00
National Surety Marine—				
Motor vehicles.....	1,900.00	1,900.00	29.00	79.00
Inland navigation and transportation.....	6,993.00	9,627.00	1,130.00	3,082.00
Water damage.....				
National Union Fire—				
Fire.....	114,296.00	102,919.00	60,289.00	49,621.00
Extended coverage.....	7,203.00	7,886.00	761.00	682.00
Tornado, windstorm and cyclone.....	352.00	471.00		
Sprinkler leakage.....	263.00	263.00		100.00
Riot, civil commotion and explosion.....	290.00	148.00		
Motor vehicles.....	40,574.00	38,907.00	22,888.00	20,235.00
Ocean marine, ex. war risks.....	28,486.00	2,072.00		
Inland navigation and transportation.....	2,386.00	2,415.00	1,637.00	1,266.00
Aircraft.....	967.00	967.00		
Newark Fire—				
Fire.....	19,836.00	16,465.00	4,774.00	10,054.00
Extended coverage.....	2,742.00	2,649.00	656.00	2,030.00
Tornado, windstorm and cyclone.....	44.00	62.00	69.00	69.00
Sprinkler leakage.....	2.00	54.00		
Riot, civil commotion and explosion.....	46.00	19.00		
Motor vehicles.....	1,293.00	1,293.00	65.00	60.00
Ocean marine, ex. war risks.....	298.00	295.00	66.00	225.00
Inland navigation and transportation.....	1,115.00	1,115.00	473.00	263.00
Aircraft.....	1,298.00	1,298.00	4,433.00	4,183.00
New Brunswick Fire—				
Fire.....	31,913.00	46,433.00	6,649.00	18,706.00
Extended coverage.....	2,676.00	4,035.00	89.00	449.00
Tornado, windstorm and cyclone.....	688.00	750.00	553.00	553.00
Sprinkle leakage.....	96.00	113.00		
Riot, civil commotion and explosion.....		94.00		
Hail.....	72,848.00	72,848.00	15,832.00	14,753.00
Motor vehicles.....	11,807.00	11,807.00	6,743.00	8,200.00
Inland navigation and transportation.....	6,835.00	6,835.00	1,113.00	903.00

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
New England Fire—				
Fire.....	\$ 117,801.00	\$ 12,880.00	\$ 40,505.00	\$ 3,743.00
Extended coverage.....	8,794.00	1,162.00	347.00	71.00
Tornado, windstorm and cyclone.....	881.00	158.00	391.00	49.00
Sprinkler leakage.....		23.00		
Riot, civil commotion and explosion.....	4.00	6.00		
Hail.....	70,321.00	7,658.00	30,569.00	2,712.00
Motor vehicles.....	9,596.00	1,680.00	4,678.00	794.00
Ocean marine, ex. war risks.....		16.00		5.00
Inland navigation and transportation.....	1,937.00	225.00	286.00	52.00
Rain.....	205.00	9.00		
New Hampshire Fire—				
Fire.....	336,172.00	372,399.00	100,993.00	103,876.00
Extended coverage.....	33,339.00	33,565.00	9,987.00	10,204.00
Tornado, windstorm and cyclone.....	5,553.00	5,492.00	2,510.00	2,943.00
Sprinkler leakage.....	213.00	127.00		
Riot, civil commotion and explosion.....	14.00	61.00		
Earthquake.....	17.00	13.00		
Motor vehicles.....	56,578.00	54,983.00	36,969.00	38,393.00
Ocean marine, ex. war risks.....	2,553.00	1,708.00		
Inland navigation and transportation.....	6,387.00	7,278.00	2,716.00	1,743.00
Aircraft.....	5.00	5.00		
New York Fire—				
Fire.....	36,756.00	36,725.00	6,148.00	2,168.00
Extended coverage.....	3,766.00	3,821.00	456.00	481.00
Tornado, windstorm and cyclone.....	1,076.00	1,074.00	1,204.00	1,209.00
Riot, civil commotion and explosion.....		6.00		
Motor vehicles.....	13.00	13.00	700.00	450.00
Inland navigation and transportation.....	1,768.00	1,768.00	579.00	555.00
New York Underwriters—				
Fire.....	206,553.00	212,207.00	75,328.00	64,622.00
Extended coverage.....	20,243.00	20,269.00	2,278.00	2,599.00
Tornado, windstorm and cyclone.....	2,460.00	2,525.00	135.00	161.00
Sprinkler leakage.....	523.00	524.00		66.00
Riot, civil commotion and explosion.....	687.00	639.00		
Motor vehicles.....	63,369.00	55,851.00	29,550.00	25,545.00
Inland navigation and transportation.....	23,692.00	23,301.00	18,810.00	18,684.00
Ocean marine, ex. war risks.....	160.00		26.00	37.00
Niagara Fire—				
Fire.....	63,145.00	40,838.00	4,890.00	3,417.00
Extended coverage.....	4,659.00	4,629.00	1,134.00	1,980.00
Tornado, windstorm and cyclone.....	160.00	160.00	2.00	2.00
Sprinkler leakage.....		21.00		
Riot, civil commotion and explosion.....	64.00	64.00		
Motor vehicles.....	39,528.00	39,528.00	24,053.00	31,133.00
Inland navigation and transportation.....	4,485.00	4,485.00	1,030.00	2,133.00
Aircraft.....	348.00		780.00	
Ocean marine, ex. war risks.....	44.00			
North Carolina Home—				
Fire.....	372,834.00	374,742.00	129,210.00	114,766.00
Extended coverage.....	38,675.00	38,785.00	3,863.00	3,136.00
Tornado, windstorm and cyclone.....	4,978.00	4,978.00	483.00	443.00
Sprinkler leakage.....	3.00	3.00		
Riot, civil commotion and explosion.....	68.00	70.00		
Hail.....	144,430.00	144,430.00	40,569.00	40,662.00
Motor vehicles.....	20,496.00	20,496.00	8,372.00	10,334.00
Ocean marine, ex. war risks.....	1,402.00			
Inland navigation and transportation.....	6,901.00	7,271.00	5,975.00	20,269.00
North River—				
Fire.....	158,906.00	156,830.00	52,710.00	54,433.00
Extended coverage.....	17,060.00	14,533.00	220.00	1,737.00
Tornado, windstorm and cyclone.....	2,220.00	2,262.00	2,755.00	2,185.00
Sprinkler leakage.....	3.00	292.00		
Riot, civil commotion and explosion.....	184.00	202.00		
Hail.....	56,468.00	45,174.00	13,013.00	12,923.00
Motor vehicles.....	24,024.00	24,067.00	11,778.00	10,905.00
Ocean marine, ex. war risks.....	1,868.00	1,868.00	119.00	652.00
Inland navigation and transportation.....	3,969.00	4,056.00	75.00	240.00
Aircraft.....	98.00	98.00		
Rain.....	175.00	175.00		
Vessels—Fire.....		103.00		

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Northern—				
Fire.....	\$ 20,237.00	\$ 19,783.00	\$ 3,396.00	\$ 922.00
Extended coverage.....	2,248.00	2,304.00	86.00	848.00
Tornado, windstorm and cyclone.....	47.00	69.00	578.00	209.00
Sprinkler leakage.....	—	2.00	—	—
Riot, civil commotion and explosion.....	17.00	32.00	—	—
Hail.....	4,039.00	4,039.00	—	—
Motor vehicles.....	—	—	1,130.00	3,190.00
Inland navigation and transportation.....	95.00	95.00	—	—
Northwestern Fire and Marine—				
Fire.....	9,486.00	11,700.00	8,137.00	2,095.00
Extended coverage.....	1,106.00	1,271.00	—	—
Tornado, windstorm and cyclone.....	130.00	137.00	—	—
Hail.....	5,240.00	5,240.00	2,395.00	2,395.00
Motor vehicles.....	3,705.00	3,705.00	1,078.00	1,515.00
Ocean marine, ex. war risks.....	—	40.00	14.00	5.00
Inland navigation and transportation.....	505.00	505.00	—	—
Northwestern National—				
Fire.....	13,162.00	9,380.00	697.00	417.00
Extended coverage.....	1,865.00	1,245.00	169.00	161.00
Tornado, windstorm and cyclone.....	40.00	42.00	235.00	135.00
Sprinkler leakage.....	—	19.00	—	3.00
Riot, civil commotion and explosion.....	—	18.00	—	11.00
Motor vehicles.....	2,744.00	2,739.00	1,296.00	933.00
Ocean marine, ex. war risks.....	—	1,004.00	—	168.00
Inland navigation and transportation.....	—	114.00	—	—
Ohio Farmers—				
Fire.....	5,136.00	3,998.00	2,576.00	2,576.00
Extended coverage.....	391.00	301.00	17.00	17.00
Tornado, windstorm and cyclone.....	67.00	67.00	—	—
Motor vehicles.....	40.00	40.00	—	—
Inland navigation and transportation.....	48.00	43.00	—	—
Old Colony—				
Fire.....	144,596.00	153,715.00	40,556.00	40,079.00
Extended coverage.....	11,148.00	11,297.00	3,507.00	2,990.00
Tornado, windstorm and cyclone.....	5,761.00	5,909.00	808.00	742.00
Sprinkler leakage.....	77.00	77.00	—	—
Riot, civil commotion and explosion.....	264.00	264.00	—	—
Motor vehicles.....	12,584.00	12,584.00	7,864.00	6,459.00
Ocean marine, ex. war risks.....	403.00	2,442.00	607.00	1,672.00
Inland navigation and transportation.....	3,339.00	3,339.00	674.00	619.00
Orient—				
Fire.....	40,481.00	30,032.00	14,059.00	2,091.00
Extended coverage.....	4,523.00	3,760.00	461.00	345.00
Tornado, windstorm and cyclone.....	553.00	276.00	—	10.00
Sprinkler leakage.....	58.00	34.00	—	7.00
Riot, civil commotion and explosion.....	126.00	70.00	—	—
Motor vehicles.....	16,002.00	7,987.00	8,451.00	7,381.00
Inland navigation and transportation.....	725.00	312.00	85.00	65.00
Pacific Fire—				
Fire.....	76,450.00	18,982.00	21,683.00	15,398.00
Extended coverage.....	7,644.00	847.00	744.00	— 317.00
Tornado, windstorm and cyclone.....	974.00	478.00	415.00	226.00
Sprinkler leakage.....	527.00	— 201.00	—	—
Riot, civil commotion and explosion.....	70.00	— 23.00	—	—
Motor vehicles.....	15,869.00	11,134.00	9,921.00	9,905.00
Ocean marine, ex. war risks.....	94.00	92.00	21.00	70.00
Inland navigation and transportation.....	281.00	18.00	633.00	— 6,021.00
Pacific National—				
Fire.....	86,801.00	53,131.00	22,518.00	18,854.00
Extended coverage.....	7,772.00	6,037.00	686.00	397.00
Tornado, windstorm and cyclone.....	631.00	492.00	314.00	91.00
Sprinkler leakage.....	50.00	65.00	—	—
Riot, civil commotion and explosion.....	220.00	38.00	—	—
Motor vehicles.....	11,685.00	10,721.00	7,013.00	6,656.00
Ocean marine, ex. war risks.....	92.00	1,132.00	—	195.00
Inland navigation and transportation.....	9,874.00	9,252.00	2,387.00	2,576.00
Paramount Fire—				
Fire.....	185.00	— 5,443.00	—	—
Extended coverage.....	—	— 2,251.00	—	—
Patriotic—				
Fire.....	31,553.00	21,272.00	10,955.00	4,761.00
Extended coverage.....	3,362.00	2,551.00	35.00	— 15.00
Tornado, windstorm and cyclone.....	246.00	161.00	—	—
Motor vehicles.....	5,116.00	3,420.00	1,973.00	1,389.00
Ocean marine, ex. war risks.....	223.00	—	50.00	—
Inland navigation and transportation.....	847.00	847.00	—	—

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Paul Revere Fire—				
Fire.....	\$ 9,095.00	\$ 8,456.00	\$ 1,526.00	\$ 1,861.00
Extended coverage.....	502.00	502.00	192.00	— 308.00
Tornado, windstorm and cyclone.....	358.00	358.00	—	—
Sprinkler leakage.....	— 2.00	— 2.00	—	—
Riot, civil commotion and explosion.....	—	—	—	—
Hail.....	38,641.00	38,641.00	9,745.00	9,745.00
Motor vehicles.....	1,786.00	1,786.00	793.00	569.00
Inland navigation and transportation.....	1,352.00	1,352.00	7.00	1,507.00
Pennsylvania Fire—				
Fire.....	38,672.00	35,165.00	10,959.00	10,285.00
Extended coverage.....	5,315.00	4,973.00	725.00	640.00
Tornado, windstorm and cyclone.....	278.00	263.00	2.00	2.00
Sprinkler leakage.....	250.00	— 61.00	411.00	78.00
Riot, civil commotion and explosion.....	52.00	45.00	—	—
Motor vehicles.....	4,954.00	4,169.00	85.00	712.00
Ocean marine, ex. war risks.....	—	119.00	—	103.00
Inland navigation and transportation.....	3,213.00	2,731.00	367.00	7.00
Aircraft.....	281.00	47.00	—	—
Philadelphia Fire and Marine—				
Fire.....	38,606.00	38,581.00	7,616.00	8,495.00
Extended coverage.....	3,371.00	3,231.00	487.00	509.00
Tornado, windstorm and cyclone.....	356.00	370.00	—	—
Sprinkler leakage.....	473.00	343.00	—	—
Riot, civil commotion and explosion.....	44.00	— 125.00	—	—
Hail.....	27,087.00	27,087.00	5,768.00	5,768.00
Motor vehicles.....	32,205.00	31,626.00	14,115.00	26,505.00
Inland navigation and transportation.....	2,669.00	2,642.00	2,775.00	6,657.00
Philadelphia National—				
Fire.....	2,633.00	2,612.00	904.00	829.00
Extended coverage.....	376.00	376.00	—	—
Tornado, windstorm and cyclone.....	29.00	29.00	—	—
Motor vehicles.....	92.00	92.00	—	—
Phoenix—				
Fire.....	98,644.00	496,916.00	71,879.00	138,722.00
Extended coverage.....	11,732.00	41,514.00	681.00	4,859.00
Tornado, windstorm and cyclone.....	583.00	5,931.00	41.00	975.00
Sprinkler leakage.....	138.00	56.00	—	—
Riot, civil commotion and explosion.....	908.00	1,015.00	150.00	150.00
Motor vehicles.....	7,489.00	37,197.00	5,680.00	26,075.00
Ocean marine, ex. war risks.....	537.00	533.00	95.00	321.00
Inland navigation and transportation.....	13,749.00	36,190.00	2,391.00	29,234.00
Aircraft.....	369.00	369.00	—	—
Piedmont Fire—				
Fire.....	361,848.00	332,326.00	139,352.00	77,617.00
Extended coverage.....	38,610.00	37,251.00	2,088.00	2,099.00
Tornado, windstorm and cyclone.....	4,109.00	4,094.00	401.00	355.00
Sprinkler leakage.....	452.00	459.00	256.00	256.00
Riot, civil commotion and explosion.....	489.00	388.00	—	—
Hail.....	61,407.00	60,455.00	31,929.00	31,929.00
Motor vehicles.....	105,724.00	101,382.00	26,226.00	26,348.00
Ocean marine, ex. war risks.....	2,353.00	1,441.00	712.00	712.00
Inland navigation and transportation.....	30,291.00	30,955.00	10,086.00	10,715.00
Aircraft.....	4,117.00	—	—	—
Rain.....	105.00	105.00	200.00	200.00
Planet—				
Fire.....	2,161.00	1,119.00	—	—
Extended coverage.....	923.00	231.00	—	—
Motor vehicles.....	27,253.00	25,357.00	180.00	115.00
Inland navigation and transportation.....	5,108.00	5,108.00	—	—
Potomac—				
Fire.....	7,620.00	6,098.00	1,547.00	984.00
Extended coverage.....	1,621.00	1,318.00	352.00	87.00
Tornado, windstorm and cyclone.....	134.00	212.00	—	7.00
Motor vehicles.....	13,986.00	13,986.00	3,418.00	4,082.00
Inland navigation and transportation.....	4,200.00	3,700.00	1,591.00	1,404.00
Providence Washington—				
Fire.....	42,643.00	42,681.00	17,229.00	18,259.00
Extended coverage.....	4,631.00	4,588.00	485.00	444.00
Tornado, windstorm and cyclone.....	1,806.00	1,647.00	291.00	291.00
Sprinkler leakage.....	24.00	32.00	—	—
Riot, civil commotion and explosion.....	269.00	188.00	—	—
Motor vehicles.....	7,373.00	6,042.00	3,012.00	2,740.00
Ocean marine, ex. war risks.....	447.00	450.00	99.00	134.00
Inland navigation and transportation.....	1,160.00	307.00	—	3.00

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Provident Fire—				
Fire.....	\$ 59,742.00	\$ 38,925.00	\$ 12,016.00	\$ 7,534.00
Extended coverage.....	7,044.00	4,677.00	1,661.00	1,382.00
Tornado, windstorm and cyclone.....	256.00	204.00	10.00	15.00
Sprinkler leakage.....	— 5.00	2.00	—	—
Riot, civil commotion and explosion.....	66.00	54.00	—	—
Motor vehicles.....	17,338.00	17,329.00	11,207.00	7,452.00
Aircraft.....	—	412.00	—	186.00
Quaker City Fire and Marine—				
Fire.....	8,445.00	15,605.00	10,604.00	6,082.00
Extended coverage.....	865.00	1,825.00	42.00	15.00
Tornado, windstorm and cyclone.....	8.00	6.00	—	8.00
Sprinkler leakage.....	—	9.00	—	—
Riot, civil commotion and explosion.....	—	21.00	—	—
Motor vehicles.....	1,589.00	1,589.00	2,685.00	2,060.00
Inland navigation and transportation.....	3,428.00	1,596.00	1,013.00	241.00
Aircraft.....	—	19.00	—	—
Queen Ins. Co. of America—				
Fire.....	112,661.00	111,420.00	18,124.00	12,085.00
Extended coverage.....	14,948.00	14,450.00	402.00	424.00
Tornado, windstorm and cyclone.....	1,081.00	1,110.00	224.00	124.00
Sprinkler leakage.....	439.00	465.00	—	—
Riot, civil commotion and explosion.....	536.00	567.00	—	—
Motor vehicles.....	27,091.00	27,323.00	10,398.00	13,013.00
Ocean marine, ex. war risks.....	3,838.00	1,585.00	146.00	496.00
Ocean marine, war risks.....	15.00	15.00	—	—
Inland navigation and transportation.....	2,427.00	2,466.00	463.00	436.00
Aircraft.....	1,130.00	1,130.00	—	—
C. S. A. other than Fire.....	3,896.00	—	—	—
Reliance Ins. Co. of Phila.—				
Fire.....	5,615.00	4,989.00	4,821.00	4,645.00
Extended coverage.....	745.00	637.00	101.00	129.00
Tornado, windstorm and cyclone.....	— 5.00	— 5.00	—	—
Sprinkler leakage.....	— 15.00	— 15.00	—	—
Motor vehicles.....	1,208.00	1,208.00	387.00	387.00
Inland navigation and transportation.....	—	—	15.00	15.00
Resolute Fire—				
Motor vehicles.....	286,704.00	286,704.00	122,877.00	135,616.00
Inland navigation and transportation.....	8,565.00	8,565.00	811.00	997.00
Rhode Island—				
Fire.....	76,530.00	71,988.00	10,816.00	5,013.00
Extended coverage.....	15,960.00	13,581.00	820.00	780.00
Tornado, windstorm and cyclone.....	254.00	212.00	5.00	43.00
Sprinkler leakage.....	81.00	59.00	—	—
Riot, civil commotion and explosion.....	575.00	654.00	—	—
Earthquake.....	15.00	27.00	—	—
Hail.....	—	65,603.00	—	31,593.00
Motor vehicles.....	5,128.00	5,128.00	2,560.00	2,509.00
Inland navigation and transportation.....	863.00	219.00	— 116.00	— 41.00
Richmond—				
Fire.....	48,665.00	43,126.00	21,042.00	6,403.00
Extended coverage.....	4,918.00	4,753.00	76.00	31.00
Tornado, windstorm and cyclone.....	438.00	429.00	1,211.00	1,140.00
Sprinkler leakage.....	—	12.00	—	—
Riot, civil commotion and explosion.....	316.00	241.00	—	—
Hail.....	42,667.00	34,133.00	9,477.00	9,477.00
Motor vehicles.....	7,340.00	7,019.00	2,920.00	3,208.00
Inland navigation and transportation.....	29.00	29.00	—	—
Rochester American—				
Fire.....	83,801.00	84,851.00	14,086.00	18,965.00
Extended coverage.....	6,327.00	6,339.00	1,428.00	1,528.00
Tornado, windstorm and cyclone.....	554.00	554.00	75.00	— 10.00
Sprinkler leakage.....	198.00	198.00	—	—
Riot, civil commotion and explosion.....	39.00	39.00	—	—
Hail.....	51,113.00	51,113.00	7,421.00	7,421.00
Motor vehicles.....	10,674.00	10,674.00	5,310.00	4,715.00
Ocean marine, ex. war risks.....	120.00	—	—	—
Inland navigation and transportation.....	3,287.00	3,287.00	1,094.00	1,094.00
Aircraft.....	7,422.00	7,422.00	1,598.00	1,598.00
Safeguard—				
Fire.....	87,571.00	63,081.00	33,110.00	19,869.00
Extended coverage.....	2,580.00	2,176.00	2,519.00	1,116.00
Tornado, windstorm and cyclone.....	1,348.00	759.00	934.00	523.00
Motor vehicles.....	2,319.00	2,238.00	5,092.00	3,456.00
Inland navigation and transportation.....	811.00	635.00	—	—

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
St. Louis Fire and Marine—				
Fire.....	\$ 9,620.00	\$ 9,010.00	\$ 5,084.00	\$ 2,780.00
Extended coverage.....	3,589.00	3,416.00		121.00
Motor vehicles.....	7.00	7.00		
St. Paul Fire and Marine—				
Fire.....	255,250.00	229,856.00	81,346.00	76,779.00
Extended coverage.....	19,279.00	18,986.00	2,073.00	2,192.00
Tornado, windstorm and cyclone.....	1,915.00	1,516.00	1,275.00	1,267.00
Sprinkler leakage.....	591.00	694.00		
Riot, civil commotion and explosion.....	100.00	626.00		
Motor vehicles.....	232,245.00	239,340.00	95,074.00	113,991.00
Ocean marine, ex. war risks.....	5,256.00	5,247.00	238.00	806.00
Inland navigation and transportation.....	109,586.00	56,209.00	48,477.00	21,890.00
Aircraft.....	4.00	4.00		
Seaboard Fire and Marine—				
Fire.....	39,548.00	30,766.00	14,575.00	10,442.00
Extended coverage.....	3,292.00	1,956.00	351.00	192.00
Tornado, windstorm and cyclone.....	1,207.00	881.00	36.00	65.00
Sprinkler leakage.....	193.00	93.00		
Riot, civil commotion and explosion.....	31.00	14.00		
Motor vehicles.....	35.00	38.00	15.00	15.00
Ocean marine, ex. war risks.....	98.00	98.00	22.00	120.00
Inland navigation and transportation.....	1,437.00	1,437.00	293.00	98.00
Aircraft.....		7.00		
Seaboard—				
Fire.....	36,033.00	36,254.00	23,544.00	25,744.00
Extended coverage.....	2,271.00	2,251.00	46.00	296.00
Tornado, windstorm and cyclone.....	56.00	56.00		
Riot, civil commotion and explosion.....	42.00	42.00		
Motor vehicles.....	21,056.00	21,056.00	17,241.00	24,386.00
Ocean marine, ex. war risks.....	39.00	39.00	9.00	30.00
Inland navigation and transportation.....	125.00	125.00	1,300.00	1,091.00
Aircraft.....	349.00	349.00		
Security—				
Fire.....	56,141.00	55,670.00	35,856.00	11,998.00
Extended coverage.....	8,805.00	8,531.00	400.00	390.00
Tornado, windstorm and cyclone.....	289.00	287.00	12.00	22.00
Sprinkler leakage.....	164.00	79.00		
Riot, civil commotion and explosion.....	207.00	211.00		
Motor vehicles.....	679.00	679.00	367.00	367.00
Inland navigation and transportation.....	9,393.00	9,401.00	4,595.00	4,553.00
Ocean marine, ex. war risks.....				92.00
Sentinel Fire—				
Fire.....	77,960.00	12,880.00	31,204.00	3,743.00
Extended coverage.....	4,796.00	1,162.00	51.00	71.00
Tornado, windstorm and cyclone.....	1,598.00	158.00	579.00	49.00
Sprinkler leakage.....		23.00		
Riot, civil commotion and explosion.....	29.00	6.00		
Hail.....	49,486.00	7,658.00	15,590.00	2,712.00
Motor vehicles.....	7,139.00	1,680.00	8,682.00	794.00
Ocean marine, ex. war risks.....		16.00		5.00
Inland navigation and transportation.....	1,686.00	225.00	857.00	52.00
Aircraft.....		1.00		
Service Fire—				
Motor vehicles.....	284,085.00	284,085.00	84,636.00	101,842.00
Aircraft.....	8,324.00	832.00	3,810.00	623.00
South Carolina—				
Fire.....	634.00	4,063.00		
Extended coverage.....	27.00	457.00		
Tornado, windstorm and cyclone.....	4.00	44.00		
Riot, civil commotion and explosion.....		5.00		
Motor vehicles.....	986.00	711.00	87.00	87.00
Southeastern Fire—				
Fire.....	— 712.00	116.00	1,229.00	1,026.00
Extended coverage.....	14.00	177.00	752.00	168.00
Motor vehicles.....	66,107.00	66,107.00	26,331.00	26,331.00
Miscellaneous.....	— 3.00			

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Southern Fire—				
Fire.....	\$ 541,707.00	\$ 356,361.00	\$ 109,942.00	\$ 111,677.00
Extended coverage.....	41,418.00	27,119.00	3,384.00	4,324.00
Tornado, windstorm and cyclone.....	8,526.00	5,449.00	2,295.00	1,123.00
Sprinkler leakage.....	474.00	346.00	-----	-----
Riot, civil commotion and explosion.....	389.00	267.00	1,192.00	1,209.00
Hail.....	298,564.00	237,942.00	124,026.00	117,695.00
Motor vehicles.....	78,179.00	78,631.00	37,579.00	41,345.00
Inland navigation and transportation.....	3,426.00	3,426.00	-----	2,300.00
Aircraft.....	4.00	4.00	-----	-----
Springfield Fire and Marine—				
Fire.....	237,788.00	437,914.00	82,282.00	127,273.00
Extended coverage.....	20,293.00	39,517.00	2,337.00	2,418.00
Tornado, windstorm and cyclone.....	3,104.00	5,384.00	800.00	1,679.00
Sprinkler leakage.....	585.00	780.00	-----	-----
Riot, civil commotion and explosion.....	— 272.00	— 193.00	-----	-----
Earthquake.....	3.00	2.00	-----	-----
Hail.....	150,764.00	260,380.00	61,533.00	92,221.00
Motor vehicles.....	45,779.00	57,120.00	17,481.00	26,981.00
Ocean marine, ex. war risks.....	274.00	551.00	55.03	159.00
Inland navigation and transportation.....	6,306.00	7,660.00	275.00	1,758.00
Aircraft.....	28.00	24.00	-----	-----
Standard Fire—				
Fire.....	58,910.00	37,686.00	11,233.00	10,535.00
Extended coverage.....	6,418.00	4,047.00	572.00	358.00
Tornado, windstorm and cyclone.....	666.00	305.00	102.00	119.00
Sprinkler leakage.....	1,108.00	339.00	-----	44.00
Riot, civil commotion and explosion.....	195.00	228.00	-----	-----
Motor vehicles.....	27.00	27.00	-----	-----
Inland navigation and transportation.....	8,245.00	5,258.00	4,204.00	1,260.00
Aircraft.....	-----	-----	-----	18.00
Standard Ins. Co. of New York—				
Fire.....	37,817.00	29,454.00	16,335.00	17,678.00
Extended coverage.....	5,537.00	5,230.00	4,242.00	922.00
Tornado, windstorm and cyclone.....	608.00	118.00	4.00	-----
Sprinkler leakage.....	222.00	34.00	-----	-----
Riot, civil commotion and explosion.....	107.00	62.00	-----	-----
Hail.....	24,573.00	24,369.00	5,562.00	5,354.00
Motor vehicles.....	2,233.00	2,233.00	179.00	179.00
Inland navigation and transportation.....	1,950.00	1,950.00	13.00	13.00
Star Ins. Co. of America—				
Fire.....	17,888.00	18,535.00	27,723.00	16,243.00
Extended coverage.....	1,285.00	1,658.00	-----	5.00
Tornado, windstorm and cyclone.....	635.00	634.00	-----	-----
Sprinkler leakage.....	100.00	136.00	-----	-----
Riot, civil commotion and explosion.....	49.00	184.00	-----	-----
Motor vehicles.....	4,831.00	4,831.00	3,860.00	4,805.00
Ocean marine, ex. war risks.....	179.00	177.00	40.00	54.00
Inland navigation and transportation.....	182.00	182.00	1,908.00	1,908.00
Aircraft.....	— 31.00	— 31.00	1,480.00	1,130.00
Earthquake.....	7.00	7.00	-----	-----
State Farm Fire—				
Fire.....	-----	25.00	-----	-----
Extended coverage.....	-----	6.00	-----	-----
Stuyvesant—				
Fire.....	2.00	2.00	-----	-----
Extended coverage.....	5.00	5.00	-----	-----
Motor vehicles.....	115,161.00	115,161.00	22,366.00	32,609.00
Sun Underwriters—				
Fire.....	50,906.00	30,795.00	17,348.00	12,235.00
Extended coverage.....	5,782.00	3,550.00	288.00	761.00
Tornado, windstorm and cyclone.....	2,970.00	458.00	105.00	35.00
Sprinkler leakage.....	30.00	15.00	-----	-----
Riot, civil commotion and explosion.....	2.00	2.00	-----	-----
Motor vehicles.....	39,202.00	30,988.00	16,974.00	13,878.00
Ocean marine, ex. war risks.....	-----	-----	-----	-----
Inland navigation and transportation.....	11,206.00	11,206.00	2,714.00	302,879.00
Transcontinental—				
Fire.....	20,551.00	15,985.00	11,034.00	11,063.00
Extended coverage.....	2,056.00	1,602.00	454.00	446.00
Tornado, windstorm and cyclone.....	80.00	80.00	-----	-----
Sprinkler leakage.....	102.00	57.00	-----	-----
Riot, civil commotion and explosion.....	21.00	12.00	-----	-----
Motor vehicles.....	2,176.00	1,866.00	1,661.00	1,536.00
Inland navigation and transportation.....	597.00	507.00	350.00	366.00

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Travelers Fire—				
Fire.....	\$ 242,095.00	\$ 245,589.00	\$ 54,400.00	\$ 63,368.00
Extended coverage.....	23,121.00	23,587.00	455.00	877.00
Tornado, windstorm and cyclone.....	1,459.00	1,006.00	444.00	280.00
Sprinkler leakage.....	696.00	714.00	-----	-----
Riot, civil commotion and explosion.....	6,228.00	6,346.00	-----	-----
Motor vehicles.....	206,676.00	206,676.00	76,583.00	88,769.00
Inland navigation and transportation.....	26,410.00	24,943.00	6,250.00	6,967.00
Aircraft.....	13,294.00	13,294.00	1,661.00	7,561.00
Twin City Fire—				
Fire.....	5,470.00	— 9,139.00	9,437.00	5,232.00
Extended coverage.....	— 20.00	— 1,069.00	68.00	68.00
Tornado, windstorm and cyclone.....	-----	— 76.00	-----	-----
Motor vehicles.....	30.00	30.00	24.00	24.00
Ocean marine, ex. war risks.....	-----	12.00	-----	2.00
Inland navigation and transportation.....	— 68.00	— 598.00	60.00	60.00
United Firemen's—				
Fire.....	45,537.00	37,668.00	4,756.00	7,329.00
Extended coverage.....	4,420.00	4,358.00	259.00	220.00
Tornado, windstorm and cyclone.....	214.00	122.00	36.00	36.00
Sprinkler leakage.....	— 214.00	— 441.00	-----	-----
Riot, civil commotion and explosion.....	65.00	71.00	-----	-----
Earthquake.....	-----	— 6.00	-----	-----
Motor vehicles.....	75.00	75.00	11.00	11.00
Inland navigation and transportation.....	1,398.00	1,397.00	-----	70.00
Aircraft.....	-----	1.00	-----	-----
Earthquake.....	-----	— 6.00	-----	-----
United States Fire—				
Fire.....	219,054.00	200,326.00	81,900.00	61,420.00
Extended coverage.....	20,038.00	16,365.00	286.00	297.00
Tornado, windstorm and cyclone.....	2,325.00	2,324.00	996.00	1,252.00
Sprinkler leakage.....	43.00	26.00	-----	-----
Riot, civil commotion and explosion.....	387.00	90.00	40.00	40.00
Earthquake.....	11.00	11.00	-----	-----
Hail.....	173,778.00	128,721.00	62,155.00	60,256.00
Motor vehicles.....	11,425.00	11,425.00	3,792.00	4,850.00
Ocean marine, ex. war risks.....	714.00	1,264.00	159.00	869.00
Inland navigation and transportation.....	4,824.00	13,706.00	2,579.00	9,200.00
Aircraft.....	1,843.00	1,836.00	-----	-----
Rain.....	357.00	357.00	-----	-----
Vigilant—				
Fire.....	47.00	47.00	-----	— 215.00
Motor vehicles.....	83.00	83.00	-----	-----
Ocean marine, ex. war risks.....	179.00	179.00	40.00	40.00
Virginia Fire and Marine—				
Fire.....	74,490.00	48,505.00	14,050.00	7,445.00
Extended coverage.....	7,463.00	6,582.00	1,572.00	1,343.00
Tornado, windstorm and cyclone.....	683.00	600.00	8.00	— 12.00
Sprinkler leakage.....	51.00	15.00	-----	-----
Riot, civil commotion and explosion.....	72.00	17.00	-----	-----
Motor vehicles.....	24,501.00	24,165.00	20,356.00	19,768.00
Inland navigation and transportation.....	1,277.00	549.00	86.00	1,944.00
Westchester Fire—				
Fire.....	164,395.00	138,002.00	53,440.00	51,399.00
Extended coverage.....	15,066.00	13,603.00	252.00	212.00
Tornado, windstorm and cyclone.....	2,464.00	2,502.00	649.00	649.00
Sprinkler leakage.....	1.00	— 2.00	-----	-----
Riot, civil commotion and explosion.....	8.00	8.00	20.00	20.00
Hail.....	58,268.00	46,614.00	19,742.00	19,672.00
Motor vehicles.....	8,240.00	8,240.00	4,905.00	4,905.00
Ocean marine, ex. war risks.....	746.00	569.00	181.00	187.00
Inland navigation and transportation.....	1,265.00	3,854.00	105.00	105.00
Aircraft.....	333.00	333.00	308.00	308.00
Rain.....	114.00	114.00	-----	-----
Earthquake.....	-----	-----	58.00	58.00
Western National—				
Fire.....	15,088.00	9,664.00	2,608.00	997.00
Extended coverage.....	1,463.00	1,285.00	243.00	243.00
Tornado, windstorm and cyclone.....	69.00	56.00	-----	-----
Sprinkler leakage.....	-----	-----	-----	-----
Riot, civil commotion and explosion.....	20.00	10.00	-----	-----
Motor vehicles.....	1,315.00	1,315.00	-----	-----
Inland navigation and transportation.....	1,548.00	1,548.00	220.00	220.00

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TABLE No. IV—Continued

STOCK COMPANIES—CONTINUED

STOCK FIRE COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Wm. Penn. Fire—				
Fire.....	\$ 21,542.00	\$ 18,217.00	\$ 4,990.00	\$ 5,203.00
Extended coverage.....	2,656.00	813.00	133.00	239.00
Tornado, windstorm and cyclone.....	417.00	429.00	253.00	263.00
Sprinkler leakage.....	7.00	1,132.00	—	—
Riot, civil commotion and explosion.....	—	598.00	—	—
Earthquake.....	18.00	27.00	—	—
Motor vehicles.....	389.00	389.00	48.00	48.00
Inland navigation and transportation.....	413.00	243.00	—	—
World Fire and Marine—				
Fire.....	195,443.00	101,110.00	34,289.00	14,297.00
Extended coverage.....	19,055.00	9,653.00	1,443.00	673.00
Tornado, windstorm and cyclone.....	12,012.00	5,883.00	362.00	289.00
Sprinkler leakage.....	632.00	289.00	—	—
Riot, civil commotion and explosion.....	250.00	127.00	—	—
Earthquake.....	25.00	12.00	—	—
Hail.....	76,187.00	76,187.00	28,624.00	28,624.00
Motor vehicles.....	45,904.00	22,789.00	20,169.00	15,343.00
Ocean marine, ex. war risks.....	1,106.00	520.00	35.00	34.00
Inland navigation and transportation.....	9,917.00	4,875.00	3,318.00	8,371.00
Aircraft.....	—	—	—	—
Rain.....	934.00	934.00	1,250.00	1,250.00
Zurich Fire—				
Motor vehicles.....	14,340.00	14,340.00	9,886.00	8,361.00
Totals.....	\$ 26,998,497.00	\$ 25,086,123.00	\$ 9,806,017.00	\$ 9,113,079.00

RECAPITULATION

Fire.....	\$ 14,314,518.00	\$ 13,306,778.00	\$ 5,094,216.00	\$ 4,065,142.00
Extended coverage.....	1,432,754.00	1,348,751.00	171,888.00	150,969.00
Tornado, windstorm and cyclone.....	182,395.00	176,586.00	49,646.00	44,260.00
Sprinkler leakage.....	35,408.00	31,059.00	3,867.00	4,468.00
Riot, civil commotion and explosion.....	56,189.00	44,445.00	1,402.00	51,516.00
Earthquake.....	543.00	385.00	58.00	58.00
Hail.....	3,427,331.00	3,349,727.00	1,203,235.00	1,194,254.00
Motor vehicles.....	5,866,505.00	5,487,609.00	2,563,140.00	2,671,338.00
Ocean marine, ex. war risks.....	168,944.00	131,326.00	10,551.00	11,566.00
Ocean marine, war risks only.....	17,017.00	19,613.00	—	639.00
Inland navigation and transportation.....	1,197,383.00	1,073,656.00	655,417.00	860,375.00
Aircraft.....	145,522.00	112,920.00	47,097.00	52,994.00
Rain.....	—	—	—	—
Vessels-Fire.....	—	103.00	—	—
Rain and flood.....	4,207.00	2,033.00	5,500.00	5,500.00
Aircraft damage.....	5.00	5.00	—	—
Aircraft and rain.....	852.00	852.00	—	—
Water damage.....	129.00	77.00	—	—
Miscellaneous property damage.....	33.00	33.00	—	—
Workmen's compensation.....	95.00	92.00	—	—
Miscellaneous casualty.....	287.00	73.00	—	—
Fire-Cotton Insurance Assn.....	144,481.00	—	—	—
Miscellaneous.....	3.00	—	—	—
C. S. A. other than fire.....	3,896.00	—	—	—
Totals.....	\$ 26,998,497.00	\$ 25,086,123.00	\$ 9,806,017.00	\$ 9,113,079.00

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TABLE No. IV—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES

COMPANIES OF FOREIGN COUNTRIES—1946	Direct Writing	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Atlas Assurance Co., Ltd.—				
Fire.....	\$ 66,834.00	\$ 45,032.00	\$ 17,620.00	\$ 12,279.00
Extended coverage.....	10,372.00	7,652.00	630.00	1,858.00
Tornado, windstorm and cyclone.....	342.00	103.00	—	22.00
Sprinkler leakage.....	51.00	32.00	—	—
Riot, civil commotion and explosion.....	139.00	17.00	—	—
Earthquake.....	10.00	3.00	—	—
Motor vehicles.....	422.00	490.00	82.00	832.00
Ocean marine, ex. war risks.....	—	158.00	—	135.00
Inland navigation and transportation.....	180.00	1,497.00	60.00	478.00
Aircraft.....	10.00	3.00	—	—
British America Assurance—				
Fire.....	20,248.00	19,506.00	652.00	2,273.00
Extended coverage.....	1,305.00	1,309.00	—	54.00
Tornado, windstorm and cyclone.....	136.00	136.00	232.00	229.00
Riot, civil commotion and explosion.....	35.00	35.00	—	—
Hail.....	19,346.00	15,487.00	5,752.00	5,752.00
Motor vehicles.....	650.00	650.00	1,150.00	1,150.00
Inland navigation and transportation.....	138.00	138.00	—	—
British General Inc. Co., Ltd.—				
Fire.....	62,034.00	66,960.00	9,573.00	8,980.00
Extended coverage.....	6,205.00	5,940.00	395.00	363.00
Tornado, windstorm and cyclone.....	506.00	463.00	55.00	55.00
Sprinkler leakage.....	9.00	9.00	—	—
Riot, civil commotion and explosion.....	3.00	4.00	—	—
Motor vehicles.....	10,709.00	10,425.00	3,921.00	4,278.00
Inland navigation and transportation.....	989.00	798.00	793.00	1,827.00
Caledonian—				
Fire.....	14,995.00	19,966.00	24,150.00	14,011.00
Extended coverage.....	1,949.00	2,621.00	51.00	403.00
Tornado, windstorm and cyclone.....	121.00	219.00	—	21.00
Sprinkler leakage.....	—	176.00	—	7.00
Riot, civil commotion and explosion.....	—	42.00	—	—
Earthquake.....	—	—	—	—
Motor vehicles.....	1,508.00	2,040.00	44.00	271.00
Ocean marine, ex. war risks.....	112.00	111.00	—	—
Inland navigation and transportation.....	—	1,448.00	—	4.00
Aircraft.....	—	—	—	—
Century Ins. Co., Ltd.—				
Fire.....	729.00	14,017.00	—	3,759.00
Extended coverage.....	277.00	416.00	—	123.00
Tornado, windstorm and cyclone.....	5.00	75.00	—	3.00
Sprinkler leakage.....	—	29.00	—	7.00
Riot, civil commotion and explosion.....	—	7.00	—	—
Motor vehicles.....	56.00	31.00	—	—
Ocean marine, ex. war risks.....	335.00	492.00	74.00	252.00
Aircraft.....	—	417.00	—	191.00
Commercial Union Assurance Co., Ltd.				
Fire.....	95,698.00	89,078.00	30,160.00	30,449.00
Extended coverage.....	12,175.00	9,767.00	440.00	469.00
Tornado, windstorm and cyclone.....	593.00	844.00	250.00	240.00
Sprinkler leakage.....	91.00	83.00	—	5.00
Riot, civil commotion and explosion.....	651.00	220.00	—	—
Motor vehicles.....	2,429.00	2,572.00	1,050.00	859.00
Inland navigation and transportation.....	5,555.00	5,640.00	586.00	670.00
Halifax—				
Fire.....	4,178.00	3,786.00	273.00	8,215.00
Extended coverage.....	348.00	521.00	35.00	135.00
Tornado, windstorm and cyclone.....	18.00	47.00	—	—
Sprinkler leakage.....	—	2.00	—	—
Riot, civil commotion and explosion.....	112.00	14.00	—	—
Motor vehicles.....	422.00	422.00	—	31.00
Ocean marine, ex. war risks.....	—	1,668.00	—	174.00
Inland navigation and transportation.....	2,280.00	1,088.00	217.00	139.00
Law Union and Rock Ins. Co., Ltd.—				
Fire.....	23,656.00	13,973.00	1,866.00	3,045.00
Extended coverage.....	3,375.00	2,613.00	143.00	97.00
Tornado, windstorm and cyclone.....	539.00	314.00	539.00	140.00
Sprinkler leakage.....	—	11.00	—	—
Riot, civil commotion and explosion.....	48.00	—	—	—
Earthquake.....	17.00	17.00	—	—
Motor vehicles.....	3,534.00	3,489.00	1,093.00	1,759.00
Inland navigation and transportation.....	255.00	225.00	32.00	32.00

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TABLE No. IV—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

COMPANIES OF FOREIGN COUNTRIES	Direct Writing	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Liverpool and London and Globe Ins. Co., Ltd.				
Fire.....	\$ 169,764.00	\$ 169,661.00	\$ 190,323.00	\$ 213,368.00
Extended coverage.....	19,301.00	17,314.00	1,376.00	3,301.00
Tornado, windstorm and cyclone.....	923.00	705.00	194.00	219.00
Sprinkler leakage.....	2,770.00	1,764.00	114.00	114.00
Riot, civil commotion and explosion.....	1,380.00	1,407.00	14.00	— 36.00
Motor vehicles.....	12,948.00	12,948.00	7,780.00	9,810.00
Ocean marine, ex. war risks.....	646.00	3,908.00	133.00	450.00
Inland navigation and transportation.....	5,731.00	5,731.00	610.00	1,065.00
Aircraft.....	3,212.00	3,212.00	18.00	818.00
London Assurance—				
Fire.....	116,084.00	69,760.00	39,187.00	13,916.00
Extended coverage.....	9,911.00	7,112.00	1,346.00	300.00
Tornado, windstorm and cyclone.....	1,636.00	1,430.00	2,708.00	2,060.00
Sprinkler leakage.....	549.00	107.00	—	—
Riot, civil commotion and explosion.....	584.00	120.00	—	2.00
Earthquake.....	—	2.00	—	—
Motor vehicles.....	3,695.00	4,747.00	2,860.00	2,815.00
Ocean marine, ex. war risks.....	446.00	446.00	99.00	99.00
Inland navigation and transportation.....	69.00	45.00	—	9.00
London and Lancashire Ins. Co., Ltd.—				
Fire.....	34,764.00	46,714.00	7,810.00	8,932.00
Extended coverage.....	5,118.00	6,248.00	222.00	317.00
Tornado, windstorm and cyclone.....	93.00	139.00	—	16.00
Sprinkler leakage.....	255.00	126.00	—	— 25.00
Riot, civil commotion and explosion.....	150.00	293.00	—	—
Motor vehicles.....	5,807.00	7,987.00	450.00	2,351.00
Inland navigation and transportation.....	980.00	575.00	612.00	539.00
London and Provincial Marine and General, Ltd.,—				
Fire.....	— 69.00	— 40.00	—	—
Tornado, windstorm and cyclone.....	— 9.00	— 5.00	—	—
Sprinkler leakage.....	— 4.00	— 3.00	—	—
Motor vehicles.....	5.00	5.00	—	—
London and Scottish Assurance Corp., Ltd.,—				
Fire.....	13,417.00	13,417.00	726.00	726.00
Extended coverage.....	1,720.00	1,720.00	50.00	50.00
Sprinkler leakage.....	31.00	31.00	—	—
Motor vehicles.....	731.00	731.00	36.00	36.00
Netherlands—				
Fire.....	685.00	1,834.00	11.00	1,840.00
Extended coverage.....	96.00	189.00	—	13.00
Riot, civil commotion and explosion.....	—	5.00	—	—
Motor vehicles.....	10.00	91.00	—	—
Ocean marine, ex. war risks.....	—	320.00	—	—
Inland navigation and transportation.....	—	115.00	—	85.00
New Zealand Ins. Co., Ltd.—				
Fire.....	—	1,809.00	—	109.00
Extended coverage.....	—	64.00	—	2.00
Sprinkler leakage.....	—	13.00	—	—
Ocean marine, ex. war risks.....	—	1,123.00	—	— 98.00
North British and Mercantile Inc. Co., Ltd.—				
Fire.....	53,633.00	96,466.00	21,393.00	36,302.00
Extended coverage.....	4,958.00	6,185.00	2,172.00	2,240.00
Tornado, windstorm and cyclone.....	506.00	973.00	150.00	244.00
Sprinkler leakage.....	184.00	329.00	—	—
Riot, civil commotion and explosion.....	109.00	146.00	—	—
Motor vehicles.....	— 3,161.00	1,346.00	92.00	5,864.00
Ocean marine, ex. war risks.....	446.00	178.00	122.00	152.00
Inland navigation and transportation.....	2,351.00	5,986.00	726.00	1,070.00
Aircraft.....	622.00	12,368.00	—	7,537.00
Water damage.....	—	—	121.00	— 79.00
Northern Assurance Co., Ltd.—				
Fire.....	52,736.00	61,051.00	14,142.00	17,925.00
Extended coverage.....	5,605.00	7,193.00	643.00	898.00
Tornado, windstorm and cyclone.....	212.00	248.00	—	24.00
Sprinkler leakage.....	21.00	49.00	—	2.00
Riot, civil commotion and explosion.....	— 65.00	81.00	—	1.00
Earthquake.....	4.00	5.00	—	—
Motor vehicles.....	4,781.00	4,908.00	1,668.00	2,110.00
Ocean marine, ex. war risks.....	142.00	141.00	30.00	102.00
Inland navigation and transportation.....	14,197.00	13,522.00	3,861.00	3,861.00
Aircraft.....	7,005.00	7,005.00	1,534.00	4,711.00

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TABLE No. IV—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

COMPANIES OF FOREIGN COUNTRIES	Direct Writing	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Norwich Union Fire Ins. Society, Ltd.—				
Fire.....	46,586.00	53,303.00	30,386.00	11,719.00
Extended coverage.....	4,717.00	5,844.00	94.00	44.00
Tornado, windstorm and cyclone.....	49.00	324.00	—	25.00
Sprinkler leakage.....	359.00	215.00	—	1.00
Riot, civil commotion and explosion.....	335.00	391.00	31.00	6.00
Earthquake.....	—	9.00	—	—
Motor vehicles.....	4,144.00	5,069.00	1,886.00	1,845.00
Ocean marine, ex. war risks.....	—	268.00	60.00	60.00
Inland navigation and transportation.....	209.00	247.00	—	144.00
Ocean Marine Ins. Co., Ltd.—				
Motor vehicles.....	784.00	—	70.00	—
Ocean marine, ex. war risks.....	357.00	178.00	79.00	152.00
Inland navigation and transportation.....	—	1,839.00	—	260.00
Pacific Coast Fire—				
Inland navigation and transportation.....	5.00	5.00	—	—
Palatine Ins. Co., Ltd.—				
Fire.....	26,557.00	18,032.00	4,093.00	6,207.00
Extended coverage.....	4,298.00	2,596.00	167.00	188.00
Tornado, windstorm and cyclone.....	63.00	63.00	—	—
Riot, civil commotion and explosion.....	26.00	16.00	—	—
Motor vehicles.....	147.00	147.00	—	—
Inland navigation and transportation.....	915.00	915.00	657.00	650.00
Pearl Assurance Co., Ltd.—				
Fire.....	16,445.00	7,051.00	2,898.00	— 2,297.00
Extended coverage.....	1,865.00	465.00	149.00	11.00
Tornado, windstorm and cyclone.....	104.00	116.00	—	—
Sprinkler leakage.....	32.00	25.00	—	—
Riot, civil commotion and explosion.....	—	11.00	—	—
Motor vehicles.....	4,862.00	4,862.00	—	100.00
Inland navigation and transportation.....	732.00	468.00	163.00	196.00
Aircraft.....	27.00	25.00	—	—
Phoenix Assurance Co., Ltd.—				
Fire.....	79,615.00	78,622.00	55,847.00	24,518.00
Extended coverage.....	9,390.00	5,453.00	389.00	461.00
Tornado, windstorm and cyclone.....	84.00	— 279.00	149.00	113.00
Sprinkler leakage.....	34.00	98.00	—	6.00
Riot, civil commotion and explosion.....	—	228.00	—	1.00
Motor vehicles.....	6,157.00	6,157.00	843.00	4,062.00
Inland navigation and transportation.....	9,164.00	6,438.00	2,784.00	2,830.00
Aircraft.....	3,931.00	—	—	1,408.00
Royal Exchange Assurance—				
Fire.....	31,311.00	41,260.00	7,877.00	15,525.00
Extended coverage.....	5,302.00	4,663.00	438.00	543.00
Tornado, windstorm and cyclone.....	170.00	478.00	143.00	139.00
Sprinkler leakage.....	69.00	55.00	—	—
Riot, civil commotion and explosion.....	29.00	69.00	—	1.00
Motor vehicles.....	3,003.00	2,098.00	3,040.00	802.00
Ocean marine, ex. war risks.....	357.00	357.00	79.00	434.00
Inland navigation and transportation.....	120.00	120.00	20.00	20.00
Royal Ins. Co., Ltd.—				
Fire.....	120,506.00	197,840.00	34,435.00	38,993.00
Extended coverage.....	11,874.00	18,221.00	427.00	1,777.00
Tornado, windstorm and cyclone.....	1,248.00	1,609.00	212.00	298.00
Sprinkler leakage.....	918.00	1,486.00	516.00	516.00
Riot, civil commotion and explosion.....	— 294.00	— 304.00	—	15.00
Earthquake.....	—	10.00	—	—
Motor vehicles.....	14,620.00	14,707.00	6,214.00	7,822.00
Ocean marine, ex. war risks.....	4,501.00	4,499.00	259.00	856.00
Ocean marine, war risks only.....	110.00	110.00	—	—
Inland navigation and transportation.....	17,892.00	10,553.00	13,249.00	4,589.00
Aircraft.....	7,557.00	7,557.00	954.00	4,679.00
Scottish Union and National—				
Fire.....	40,114.00	43,384.00	5,492.00	11,246.00
Extended coverage.....	6,246.00	5,160.00	978.00	344.00
Tornado, windstorm and cyclone.....	494.00	477.00	71.00	101.00
Sprinkler leakage.....	87.00	62.00	—	67.00
Riot, civil commotion and explosion.....	605.00	595.00	—	1.00
Earthquake.....	—	1.00	—	—
Motor vehicles.....	7,771.00	8,924.00	1,221.00	2,720.00
Inland navigation and transportation.....	95.00	558.00	29.00	153.00

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TABLE No. IV—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

COMPANIES OF FOREIGN COUNTRIES	Direct Writing	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Standard Marine Ins. Co., Ltd.—				
Fire.....	\$ 28,033.00	\$	\$ 7,269.00	\$
Extended coverage.....	3,185.00	.....	91.00	.....
Tornado, windstorm and cyclone.....	338.00	.....	26.00	.....
Sprinkler leakage.....	219.00	.....	.....	.....
Motor vehicles.....	2,000.00	.....	1,291.00	.....
Ocean marine, ex. war risks.....	16,788.00	16,791.00	.....	— 113.00
Ocean marine, war risks only.....	262.00	262.00	.....	.....
Inland navigation and transportation.....	16,686.00	16,506.00	4,115.00	3,960.00
State Assurance Co., Ltd.—				
Fire.....	293.00	191.00	.....	.....
Extended coverage.....	37.00	26.00	.....	.....
Sun Insurance Office, Ltd.—				
Fire.....	50,146.00	51,265.00	43,847.00	20,800.00
Extended coverage.....	7,532.00	6,631.00	4,165.00	120.00
Tornado, windstorm and cyclone.....	110.00	245.00	100.00	103.00
Sprinkler leakage.....	28.00	90.00	.....	41.00
Riot, civil commotion and explosion.....	139.00	196.00	.....	1.00
Earthquake.....	.....	1.00	.....	.....
Motor vehicles.....	8,387.00	6,452.00	5,090.00	2,770.00
Ocean marine, ex. war risks.....	313.00	531.00	70.00	404.00
Aircraft.....	6.00	419.00	.....	191.00
Inland navigation and transportation.....	1,137.00	1,783.00	33.00	168.00
Union Assurance Society Ltd.—				
Fire.....	30,509.00	24,032.00	3,135.00	5,282.00
Extended coverage.....	2,871.00	2,439.00	475.00	619.00
Tornado, windstorm and cyclone.....	121.00	95.00	.....	.....
Sprinkler leakage.....	4.00	22.00	.....	.....
Riot, civil commotion and explosion.....	6.00	4.00	.....	.....
Motor vehicles.....	2,420.00	2,348.00	715.00	715.00
Inland navigation and transportation.....	248.00	502.00	987.00	987.00
Union Ins. Society of Canton, Ltd.—				
Fire.....	.....	1,112.00	.....	655.00
Extended coverage.....	.....	18.00	.....	3.00
Tornado, windstorm and cyclone.....	.....	7.00	.....	.....
Sprinkler leakage.....	.....	5.00	.....	.....
Riot, civil commotion and explosion.....	.....	5.00	.....	1.00
Ocean marine, ex. war risks.....	170.00	171.00	.....	91.00
Inland navigation and transportation.....	.....	184.00	.....	154.00
Union Marine and General Ins. Co., Ltd.—				
Fire.....	10,641.00	10,843.00	995.00	471.00
Extended coverage.....	1,225.00	1,039.00	118.00	59.00
Tornado, windstorm and cyclone.....	— 6.00	55.00	.....	— 18.00
Sprinkler leakage.....	3.00	3.00	.....	.....
Riot, civil commotion and explosion.....	13.00	— 57.00	.....	.....
Motor vehicles.....	17.00	17.00	.....	.....
Aircraft.....	25,554.00	.....	.....	.....
Western Assurance—				
Fire.....	39,764.00	36,926.00	3,881.00	3,566.00
Extended coverage.....	2,823.00	2,795.00	.....	.....
Tornado, windstorm and cyclone.....	572.00	570.00	14.00	114.00
Sprinkler leakage.....	— 12.00	— 12.00	.....	.....
Riot, civil commotion and explosion.....	864.00	445.00	45.00	45.00
Hail.....	26,580.00	21,264.00	5,968.00	5,848.00
Motor vehicles.....	15,713.00	15,713.00	4,340.00	6,636.00
Ocean marine, ex. war risks.....	525.00	525.00	22.00	620.00
Inland navigation and transportation.....	2,030.00	2,030.00	705.00	1,110.00
Yorkshire Ins. Co., Ltd.—				
Fire.....	71,784.00	50,730.00	21,812.00	16,694.00
Extended coverage.....	5,511.00	2,809.00	237.00	130.00
Tornado, windstorm and cyclone.....	1,783.00	872.00	33.00	34.00
Sprinkler leakage.....	— 2.00	25.00	.....	.....
Riot, civil commotion and explosion.....	42.00	50.00	.....	.....
Motor vehicles.....	143.00	123.00	909.00	759.00
Aircraft property damage.....	7.00
Totals.....	\$ 1,808,468.00	\$ 1,797,309.00	\$ 693,038.00	\$ 652,892.00

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TABLE No. IV—Continued

RECAPITULATION

COMPANIES OF FOREIGN COUNTRIES—1946	Direct Writing	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Fire.....	\$ 1,321,690.00	\$ 1,347,581.00	\$ 579,853.00	\$ 513,078.00
Extended coverage.....	149,591.00	135,023.00	15,231.00	14,676.00
Tornado, windstorm and cyclone.....	10,741.00	10,309.00	4,876.00	4,138.00
Sprinkler leakage.....	5,696.00	4,810.00	630.00	739.00
Riot, civil commotion and explosion.....	4,687.00	4,026.00	90.00	38.00
Earthquake.....	31.00	30.00		
Hail.....	45,926.00	36,751.00	11,720.00	11,600.00
Motor vehicles.....	114,714.00	119,499.00	46,745.00	60,397.00
Ocean marine, ex. war risks.....	25,138.00	31,865.00	1,027.00	3,770.00
Ocean marine, war risks only.....	372.00	372.00		
Inland navigation and transportation.....	81,958.00	76,030.00	30,239.00	25,000.00
Aircraft.....	47,924.00	31,006.00	2,506.00	19,535.00
Aircraft property damage.....		7.00		
Water damage.....			121.00	79.00
Totals.....	\$ 1,808,468.00	\$ 1,797,309.00	\$ 693,038.00	\$ 652,892.00

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MUTUAL COMPANIES OF OTHER STATES (1946)

MUTUAL FIRE COMPANIES N.C. BUSINESS 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Allied American Mutual Fire—				
Fire.....	\$ 2,642.00	\$ 1,493.00	\$ -----	\$ 20.00
Extended coverage.....	751.00	416.00		3.00
Motor vehicles.....	40,709.00	40,709.00	9,306.00	10,757.00
Inland navigation and transportation.....	747.00	74.00	11.00	1.00
Aircraft.....	13,337.00	13,337.00	7,785.00	10,119.00
Arkwright Mutual Fire—				
Fire.....	36,505.00	130,178.00	1,858.00	5,318.00
Atlantic Mutual Fire—				
Fire.....	186,253.00	120,369.00	75,731.00	32,000.00
Extended coverage.....	31,472.00	20,810.00	1,202.00	617.00
Sprinkler leakage.....	325.00	78.00	124.00	100.00
Motor vehicles.....	3,029.00	3,032.00	344.00	771.00
Plate glass.....	2,804.00	2,804.00	833.00	681.00
Automobile Mutual—				
Motor vehicles.....	9,436.00	9,436.00	4,926.00	4,926.00
Badger Mutual Fire—				
Fire.....	21.00	525.00		
Extended coverage.....		32.00		
Berkshire Mutual Fire—				
Fire.....	39,411.00	36,248.00	55,430.00	18,205.00
Extended coverage.....	6,476.00	5,984.00	91.00	242.00
Tornado, windstorm and cyclone.....	210.00	226.00		
Sprinkler leakage.....	103.00	132.00	30.00	14.00
Riot, civil commotion and explosion.....	22.00	25.00		
Motor vehicles.....	73,495.00	50,118.00	20,480.00	17,165.00
Inland navigation and transportation.....	2,774.00	1,943.00	582.00	596.00
Blackstone Mutual Fire—				
Fire.....	45,164.00	127,139.00	4,726.00	6,344.00
Boston Manufacturers' Mutual Fire—				
Fire.....	324,351.00	284,078.00	19,535.00	12,978.00
Cambridge Mutual Fire—				
Fire.....	15,233.00	27,802.00	3,754.00	4,824.00
Extended coverage.....	1,516.00	2,769.00	45.00	106.00
Tornado, windstorm and cyclone.....	5.00	5.00		
Carolina Mutual—				
Fire.....	57,371.00	31,922.00	23,793.00	10,230.00
Extended coverage.....	5,427.00	4,255.00	462.00	379.00
Tornado, windstorm and cyclone.....	590.00	590.00	55.00	55.00
Central Manufacturers Mutual—				
Fire.....	148,370.00	189,401.00	61,703.00	55,800.00
Extended coverage.....	22,420.00	24,716.00	4,820.00	4,129.00
Tornado, windstorm and cyclone.....	340.00	635.00	46.00	46.00
Sprinkler leakage.....	529.00	603.00	18.00	18.00
Riot, civil commotion and explosion.....	17.00	90.00		
Motor vehicles.....	102,657.00	102,786.00	39,097.00	40,310.00
Inland navigation and transportation.....	48,404.00	47,297.00	15,466.00	17,451.00

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TABLE No. IV—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

MUTUAL FIRE COMPANIES N.C. BUSINESS 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Cotton and Woolen Manufacturers' Mutual—				
Fire.....	\$ 513,783.00	\$ 140,483.00	\$ 1,946.00	\$ 5,337.00
Employers Mutual Fire—				
Fire.....	1,445.00	2,174.00	400.00	480.00
Extended coverage.....	352.00	452.00	24.00	8.00
Motor vehicles.....	25,901.00	12,939.00	5,232.00	2,133.00
Inland navigation and transportation.....		1.00	29.00	29.00
Sprinkler leakage.....				2.00
Riot, civil commotion and explosion.....		1.00		
Farm Bureau Mutual Fire—				
Fire.....	77,405.00	50,009.00	10,822.00	7,008.00
Extended coverage.....	10,431.00	7,652.00	352.00	288.00
Hail.....	556,480.00	281,158.00	197,961.00	98,963.00
Motor vehicles.....	150,222.00	149,591.00	63,054.00	69,002.00
Firemen's Mutual—				
Fire.....	236,181.00	227,140.00	24,267.00	23,105.00
Grain Dealers National Mutual Fire—				
Fire.....	96,800.00	104,906.00	18,268.00	33,574.00
Extended coverage.....	14,281.00	14,111.00	268.00	517.00
Tornado, windstorm and cyclone.....	1,198.00	736.00	155.00	137.00
Sprinkler leakage.....	118.00	80.00		
Riot, civil commotion and explosion.....	104.00	190.00		
Motor vehicles.....	19,646.00	20,572.00	5,923.00	7,454.00
Inland navigation and transportation.....	6,722.00	8,301.00	833.00	21,117.00
Aircraft.....	183.00	183.00		
Grangers Mutual—				
Fire.....	80,348.00	66,664.00	8,548.00	5,789.00
Extended coverage.....	8,615.00	7,546.00	175.00	193.00
Tornado, windstorm and cyclone.....	386.00	235.00	23.00	16.00
Hardware Dealers Mutual Fire—				
Fire.....	122,610.00	128,600.00	19,828.00	21,761.00
Extended coverage.....	13,622.00	14,450.00	452.00	956.00
Tornado, windstorm and cyclone.....	274.00	362.00	7.00	83.00
Sprinkler leakage.....	80.00	89.00		
Riot, civil commotion and explosion.....	15.00	16.00		
Motor vehicles.....	15,635.00	8,343.00	3,883.00	3,453.00
Inland navigation and transportation.....	3,112.00	3,256.00	755.00	753.00
Hardware Mutual Fire—				
Fire.....	273,132.00	122,806.00	87,759.00	22,642.00
Extended coverage.....	20,728.00	6,847.00	2,892.00	1,367.00
Hardware Mutual of Minn.—				
Fire.....	29,248.00	46,356.00	72,532.00	45,378.00
Extended coverage.....	5,710.00	6,920.00	334.00	415.00
Tornado, windstorm and cyclone.....	222.00	132.00		
Sprinkler leakage.....	116.00	183.00		15.00
Riot, civil commotion and explosion.....		7.00		
Motor vehicles.....	4,504.00	5,001.00	1,459.00	1,654.00
Inland navigation and transportation.....	366.00	1,717.00	73.00	675.00
Holyoke Mutual Fire—				
Fire.....	67,062.00	46,996.00	16,944.00	8,745.00
Extended coverage.....	7,795.00	6,692.00	267.00	557.00
Tornado, windstorm and cyclone.....	198.00	85.00	27.00	13.00
Sprinkler leakage.....	35.00	18.00		
Motor vehicles.....	46,580.00	38,046.00	6,550.00	14,844.00
Home Mutual Fire—				
Fire.....	17,024.00	10,963.00	797.00	836.00
Extended coverage.....	1,596.00	943.00	19.00	10.00
Tornado, windstorm and cyclone.....	76.00	36.00		
Riot, civil commotion and explosion.....	3.00	3.00		
Motor vehicles.....	8,051.00	8,051.00	1,789.00	2,582.00
Inland navigation and transportation.....	88.00	88.00	61.00	61.00
Aircraft.....	1,056.00	1,056.00		
Implement Dealers Mutual Fire—				
Fire.....	79,746.00	41,148.00	10,021.00	9,969.00
Extended coverage.....	4,810.00	2,176.00		
Tornado, windstorm and cyclone.....	236.00	114.00	21.00	8.00
Sprinkler leakage.....	79.00	78.00		
Hail.....	36,082.00	10,825.00	12,893.00	3,868.00
Inland navigation and transportation.....		64.00		16.00

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TABLE No. IV—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

MUTUAL FIRE COMPANIES N.C. BUSINESS 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Indiana Lumbermens Mutual—				
Fire.....	\$ 87,779.00	\$ 140,989.00	\$ 16,319.00	\$ 42,255.00
Extended coverage.....	16,148.00	20,030.00	679.00	1,089.00
Tornado, windstorm and cyclone.....	263.00	482.00	-----	1.00
Sprinkler leakage.....	93.00	260.00	-----	3.00
Riot, civil commotion and explosion.....	28.00	110.00	-----	-----
Earthquake.....	-----	6.00	-----	-----
Motor vehicles.....	59,210.00	54,807.00	29,048.00	25,202.00
Inland navigation and transportation.....	54,901.00	42,929.00	83,591.00	21,159.00
Lititz Mutual—				
Fire.....	266,745.00	251,832.00	73,676.00	60,346.00
Tornado, windstorm and cyclone.....	612.00	612.00	2,481.00	2,458.00
Hail.....	36,082.00	10,825.00	11,491.00	3,447.00
Motor vehicles.....	682.00	682.00	-----	-----
Lumber Mutual Fire—				
Fire.....	76,865.00	73,753.00	15,248.00	32,019.00
Extended coverage.....	3,854.00	4,200.00	82.00	143.00
Tornado, windstorm and cyclone.....	1,629.00	780.00	-----	31.00
Sprinkler leakage.....	83.00	393.00	-----	14.00
Riot, civil commotion and explosion.....	-----	2.00	-----	-----
Motor vehicles.....	300.00	1,395.00	1,219.00	1,410.00
Inland navigation and transportation.....	-----	2,116.00	-----	1,361.00
Use and occupancy.....	562.00	155.00	-----	-----
Lumbermens Mutual—				
Fire.....	100,134.00	151,239.00	25,705.00	38,030.00
Extended coverage.....	18,686.00	19,119.00	841.00	855.00
Tornado, windstorm and cyclone.....	735.00	648.00	-----	53.00
Sprinkler leakage.....	380.00	209.00	16.00	5.00
Riot, civil commotion and explosion.....	41.00	108.00	-----	-----
Motor vehicles.....	20,365.00	21,980.00	9,141.00	10,727.00
Inland navigation and transportation.....	8,245.00	7,679.00	1,348.00	1,540.00
Aircraft.....	5,228.00	5,283.00	527.00	1,077.00
Use and occupancy.....	236.00	1,035.00	-----	1.00
Manufacturers Mutual Fire—				
Fire.....	58,569.00	271,908.00	15,685.00	17,295.00
Merchants and Business Mens Mutual Fire—				
Fire.....	80,174.00	22,715.00	26,866.00	2,797.00
Extended coverage.....	7,434.00	2,747.00	-----	-----
Tornado, windstorm and cyclone.....	686.00	199.00	-----	-----
Sprinkler leakage.....	121.00	20.00	-----	-----
Merrimack Mutual Fire—				
Fire.....	120,289.00	107,504.00	44,445.00	50,923.00
Extended coverage.....	18,745.00	16,253.00	1,381.00	1,484.00
Tornado, windstorm and cyclone.....	896.00	711.00	27.00	27.00
Sprinkler leakage.....	140.00	137.00	-----	2.00
Riot, civil commotion and explosion.....	15.00	13.00	-----	28.00
Motor vehicles.....	81,239.00	80,928.00	33,455.00	31,369.00
Inland navigation and transportation.....	-----	6.00	-----	-----
Earthquake.....	-----	-----	-----	3.00
Michigan Millers Mutual Fire—				
Fire.....	30,341.00	45,267.00	2,541.00	31,880.00
Extended coverage.....	4,123.00	6,602.00	154.00	859.00
Tornado, windstorm and cyclone.....	910.00	651.00	119.00	120.00
Sprinkler leakage.....	-----	114.00	-----	-----
Riot, civil commotion and explosion.....	5.00	30.00	-----	-----
Motor vehicles.....	2,888.00	2,888.00	2,587.00	2,437.00
Inland navigation and transportation.....	2,995.00	2,933.00	232.00	345.00
Middlesex Mutual Fire—				
Fire.....	98,724.00	77,777.00	19,129.00	15,540.00
Extended coverage.....	12,385.00	9,844.00	314.00	248.00
Tornado, windstorm and cyclone.....	6.00	4.00	-----	-----
Motor vehicles.....	48,535.00	45,179.00	18,555.00	17,549.00
Mill Owners Mutual Fire—				
Fire.....	34,225.00	52,906.00	7,383.00	8,932.00
Extended coverage.....	4,896.00	6,678.00	786.00	969.00
Tornado, windstorm and cyclone.....	374.00	550.00	60.00	60.00
Sprinkler leakage.....	92.00	124.00	-----	-----
Riot, civil commotion and explosion.....	-----	3.00	-----	3.00
Inland navigation and transportation.....	3,815.00	4,684.00	1,407.00	1,265.00

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TABLE No. IV—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

MUTUAL FIRE COMPANIES N.C. BUSINESS 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Millers' Mutual Fire (Ill.)—				
Fire.....	\$ 198,467.00	\$ 154,808.00	\$ 77,406.00	\$ 67,443.00
Extended coverage.....	13,652.00	14,957.00	992.00	833.00
Tornado, windstorm and cyclone.....	7,398.00	4,279.00	258.00	211.00
Sprinkler leakage.....	915.00	557.00	-----	1.00
Riot, civil commotion and explosion.....	7.00	11.00	-----	-----
Motor vehicles.....	94,486.00	94,486.00	34,297.00	33,400.00
Inland navigation and transportation.....	6,067.00	6,688.00	1,167.00	395.00
Aircraft.....	2,630.00	2,630.00	217.00	217.00
Millers Mutual Fire (Texas)—				
Fire.....	508.00	18,961.00	349.00	10,332.00
Extended coverage.....	83.00	2,633.00	9.00	105.00
Tornado, windstorm and cyclone.....	9.00	56.00	-----	-----
Sprinkler leakage.....	-----	4.00	-----	-----
Riot, civil commotion and explosion.....	-----	4.00	-----	-----
Inland navigation and transportation.....	-----	-----	-----	21.00
Use and occupancy.....	-----	53.00	-----	-----
Millers Mutual Fire (Pa.)—				
Fire.....	35,231.00	22,634.00	12,910.00	3,165.00
Extended coverage.....	4,343.00	2,536.00	1,860.00	325.00
Tornado, windstorm and cyclone.....	1,823.00	431.00	84.00	86.00
Sprinkler leakage.....	3.00	15.00	-----	-----
Riot, civil commotion and explosion.....	1.00	3.00	-----	-----
Inland navigation and transportation.....	-----	355.00	-----	58.00
Millers National—				
Fire.....	9,083.00	21,494.00	4,364.00	6,329.00
Extended coverage.....	1,002.00	2,325.00	40.00	81.00
Tornado, windstorm and cyclone.....	190.00	866.00	-----	121.00
Sprinkler leakage.....	-----	10.00	-----	-----
Riot, civil commotion and explosion.....	6.00	5.00	-----	-----
Motor vehicles.....	2,969.00	2,969.00	2,595.00	2,293.00
Ocean marine, ex. war risks.....	-----	1,203.00	-----	111.00
Inland navigation and transportation.....	88.00	687.00	150.00	198.00
Use and occupancy.....	-----	183.00	-----	-----
Mutual Auto Fire—				
Motor vehicles.....	89,029.00	88,907.00	42,589.00	55,325.00
Mutual Fire Ins. Co. in Harford County—				
Fire.....	336,771.00	262,266.00	101,244.00	69,574.00
Extended coverage.....	31,067.00	25,202.00	1,977.00	1,489.00
Tornado, windstorm and cyclone.....	746.00	386.00	388.00	324.00
Hail.....	36,082.00	10,825.00	12,894.00	3,868.00
Motor vehicles.....	33,701.00	33,196.00	37,349.00	32,110.00
Use and occupancy.....	1,737.00	619.00	-----	-----
Mutual Implement and Hardware—				
Fire.....	122,610.00	165,353.00	19,828.00	43,281.00
Extended coverage.....	13,622.00	17,229.00	452.00	452.00
Tornado, windstorm and cyclone.....	274.00	353.00	7.00	7.00
Sprinkler leakage.....	80.00	166.00	-----	12.00
Riot, civil commotion and explosion.....	15.00	61.00	-----	-----
Earthquake.....	-----	1.00	-----	-----
Motor vehicles.....	1,011.00	8,338.00	275.00	3,453.00
Inland navigation and transportation.....	3,112.00	3,634.00	755.00	94.00
National Mutual—				
Fire.....	-----	18,356.00	-----	8,245.00
Extended coverage.....	-----	2,394.00	-----	146.00
Tornado, windstorm and cyclone.....	-----	25.00	-----	-----
Sprinkler leakage.....	-----	3.00	-----	2.00
National Retailers Mutual—				
Fire.....	87,476.00	108,809.00	14,549.00	50,474.00
Extended coverage.....	8,017.00	10,246.00	16,834.00	304.00
Tornado, windstorm and cyclone.....	171.00	308.00	785.00	80.00
Sprinkler leakage.....	143.00	212.00	-----	39.00
Riot, civil commotion and explosion.....	2.00	89.00	-----	-----
Motor vehicles.....	87,067.00	8,614.00	7,298.00	2,521.00
Inland navigation and transportation.....	10,618.00	12,201.00	937.00	583.00
Aircraft.....	6,724.00	6,724.00	1,630.00	6,657.00
New York Central Mutual—				
Fire.....	2,624.00	1,531.00	-----	-----
Extended coverage.....	203.00	49.00	-----	-----
Motor vehicles.....	285.00	277.00	20.00	20.00

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TABLE No. IV—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

MUTUAL FIRE COMPANIES N.C. BUSINESS 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Norfolk and Dedham Mutual Fire—				
Fire.....	\$ 48,503.00	\$ 37,279.00	\$ 25,869.00	\$ 13,840.00
Extended coverage.....	9,045.00	6,691.00	767.00	645.00
Tornado, windstorm and cyclone.....	50.00	32.00		
Sprinkler leakage.....	54.00	60.00		
Motor vehicles.....	6,500.00	6,500.00	5,409.00	5,960.00
Aircraft.....				
Miscellaneous.....	24.00	28.00		
Northwestern Mutual Fire Asso.—				
Fire.....	512,304.00	588,598.00	167,139.00	190,031.00
Extended coverage.....	71,005.00	78,022.00	12,244.00	13,073.00
Tornado, windstorm and cyclone.....	2,425.00	3,638.00	224.00	223.00
Sprinkler leakage.....	1,248.00	531.00	52.00	43.00
Riot, civil commotion and explosion.....	2.00	4.00		
Earthquake.....	7.00	6.00		
Motor vehicles.....	15,805.00	16,089.00	2,789.00	2,021.00
Inland navigation and transportation.....	39,158.00	38,512.00	8,363.00	12,165.00
Pawtucket Mutual Fire—				
Fire.....	93,761.00	83,173.00	10,287.60	8,638.00
Extended coverage.....	15,892.00	14,761.00	681.00	734.00
Tornado, windstorm and cyclone.....	90.00	90.00		
Riot, civil commotion and explosion.....	38.00	37.00		
Pennsylvania Lumbermens Mutual Fire—				
Fire.....	504,158.00	177,252.00	176,221.00	73,473.00
Extended coverage.....	37,554.00	14,052.00	1,764.00	1,290.00
Tornado, windstorm and cyclone.....	1,184.00	870.00	556.00	491.00
Sprinkler leakage.....	1,971.00	672.00	74.00	29.00
Riot, civil commotion and explosion.....	1,002.00	5.00		
Motor vehicles.....	13,975.00	13,615.00	5,688.00	4,817.00
Inland navigation and transportation.....	2,460.00	3,238.00	321.00	901.00
Penna. Millers Mutual Fire—				
Fire.....	19,575.00	49,606.00	2,573.00	13,800.00
Extended coverage.....	2,638.00	5,481.00	165.00	817.00
Tornado, windstorm and cyclone.....	320.00	567.00	117.00	120.00
Sprinkler leakage.....		48.00		3.00
Riot, civil commotion and explosion.....		31.00		
Motor vehicles.....		3.00		
Inland navigation and transportation.....	137.00	681.00		119.00
Penn. Mutual Fire—				
Fire.....	35,552.00	34,349.00	543.00	566.00
Philadelphia Manufacturers Mutual Fire—				
Fire.....	45,568.00	58,239.00	8,070.00	1,231.00
Preferred Mutual Fire—				
Fire.....	172,472.00	115,284.00	32,379.00	25,397.00
Extended coverage.....	22,278.00	15,083.00	383.00	290.00
Tornado, windstorm and cyclone.....	339.00	196.00		
Sprinkler leakage.....	110.00	60.00		
Motor vehicles.....	34,015.00	34,015.00	11,438.00	15,801.00
Protection Mutual Fire—				
Fire.....	85,530.00	72,364.00	2,100.00	2,077.00
Traders and Mechanics—				
Fire.....	112,152.00	68,871.00	23,591.00	17,969.00
Extended coverage.....	16,798.00	10,025.00	1,070.00	556.00
Tornado, windstorm and cyclone.....	427.00	280.00		
Sprinkler leakage.....	141.00	31.00		
Riot, civil commotion and explosion.....	3.00	3.00		
Motor vehicles.....	9,956.00	9,895.00	823.00	1,324.00
Union Mutual Fire—				
Fire.....	62,139.00	37,891.00	8,957.00	25,335.00
Extended coverage.....	20,436.00	12,435.00	193.00	261.00
Tornado, windstorm and cyclone.....	94.00	76.00	85.00	85.00
Sprinkler leakage.....	751.00	144.00		4.00
Motor vehicles.....		12.00		223.00
Inland navigation and transportation.....	464.00	445.00		72.00
Aircraft.....	84.00	250.00		
United Mutual Fire—				
Fire.....	102,687.00	103,608.00	58,407.00	69,981.00
Extended coverage.....	32,874.00	29,276.00	274.00	379.00
Tornado, windstorm and cyclone.....	745.00	808.00		50.00
Sprinkler leakage.....	361.00	478.00		12.00
Riot, civil commotion and explosion.....	51.00	92.00		
Earthquake.....	6.00	5.00		
Motor vehicles.....	92,499.00	59,683.00	48,755.00	35,860.00
Inland navigation and transportation.....	45,281.00	38,030.00	26,523.00	31,602.00
Aircraft.....	321.00	272.00	1,237.00	1,237.00

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TABLE No. IV—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

MUTUAL FIRE COMPANIES N. C. BUSINESS 1946	Direct Writing	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Washington County Fire—		*		
Fire.....	110,580.00	103,481.00	46,500.00	28,751.00
Extended coverage.....	9,655.00	9,130.00	977.00	136.00
Sprinkler leakage.....		2.00		
Riot, civil commotion and explosion.....	— 13.00	— 9.00		
Western Millers Mutual Fire—				
Fire.....	9,335.00	39,165.00	1,872.00	14,227.00
Extended coverage.....	844.00	4,854.00	57.00	232.00
Tornado, windstorm and cyclone.....	289.00	507.00	117.00	120.00
Sprinkler leakage.....		71.00		1.00
Riot, civil commotion and explosion.....		12.00		
Motor vehicles.....		240.00		75.00
Inland navigation and transportation.....		870.00		— 1,115.00
What Cheer Mutual Fire—				
Fire.....	11,751.00	53,328.00	1,386.00	2,309.00
Totals.....	\$ 8,845,268.00	\$ 7,658,495.00	\$ 2,470,073.00	\$ 2,098,271.00

RECAPITULATION

Fire.....	\$ 6,122,787.00	\$ 5,529,990.00	\$ 1,562,203.00	\$ 1,376,828.00
Extended coverage.....	553,281.00	489,625.00	56,469.00	37,582.00
Tornado, windstorm and cyclone.....	26,420.00	21,561.00	5,642.00	4,926.00
Sprinkler leakage.....	7,839.00	5,612.00	314.00	315.00
Riot, civil commotion and explosion.....	1,352.00	846.00		31.00
Earthquake.....	1.00	8.00		3.00
Hail.....	664,726.00	313,633.00	235,239.00	110,146.00
Motor vehicles.....	1,194,382.00	1,033,298.00	455,373.00	458,948.00
Ocean marine, ex. war risks.....		1,203.00		111.00
Inland navigation and transportation.....	239,554.00	228,417.00	142,604.00	89,614.00
Aircraft.....	29,563.00	29,735.00	11,396.00	19,307.00
Use and occupancy.....	2,535.00	1,735.00		1.00
Plate glass.....	2,804.00	2,804.00	833.00	681.00
Miscellaneous.....	24.00	28.00		
Totals.....	\$ 8,845,268.00	\$ 7,658,495.00	\$ 2,470,073.00	\$ 2,098,271.00

SHOWING NET PREMIUMS RECEIVED, AND NET LOSSES PAID
FOR THE YEAR ENDING DECEMBER 31, 1946

MUTUAL COMPANIES OF NORTH CAROLINA

MUTUAL FIRE COMPANIES IN NORTH CAROLINA 1946	Net Premiums Received	Net Losses Paid
Alamance Farmers Mutual Fire.....	\$ 16,969.00	\$ 1,766.00
Cabarrus Mutual Fire.....	12,679.00	5,280.00
Davidson County Mutual Fire.....	23,467.00	4,933.00
Farmers Mutual Fire of Edgecombe County.....	6,002.00	3,878.00
Gaston County Farmers Mutual Fire.....	11,119.00	5,655.00
Grange Mutual Fire.....	11,118.00	7,529.00
Mecklenburg Farmers Mutual Fire.....	13,922.00	5,761.00
Rowan Mutual Fire.....	10,746.00	9,187.00
Stanly Mutual Fire.....	7,151.00	890.00
Totals.....	\$ 113,173.00	\$ 44,879.00

TABLE No. IV—Continued

RECIPROCALLS (1946)

RECIPROCAL COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Affiliated Underwriters—				
Fire.....	\$ 4,038.00	\$ 4,038.00	\$ -----	\$ -----
Extended coverage.....	41.00	41.00	-----	-----
Tornado, windstorm and cyclone.....	12.00	12.00	-----	-----
Sprinkler leakage.....	225.00	225.00	-----	-----
Riot, and civil commotion.....	14.00	14.00	-----	-----
Auto fire.....	3.00	3.00	-----	-----
Auto theft.....	7.00	7.00	-----	-----
Auto tornado.....	1.00	1.00	-----	-----
Water damage.....	192.00	192.00	-----	-----
Inland marine.....			980.00	980.00
American Exchange Underwriters—				
Fire.....	1,626.00	1,626.00	689.00	689.00
Extended coverage.....	217.00	217.00	-----	-----
Riot, and civil commotion.....	2.00	2.00	-----	-----
Casualty Reciprocal Exchange—				
Auto fire.....	406.00	424.00	1,419.00	1,057.00
Auto theft.....	41.00	43.00	-----	-----
Auto liability.....	16,253.00	11,271.00	34,363.00	8,694.00
Auto property damage.....	6,396.00	5,101.00	10,340.00	2,598.00
Auto collision.....	770.00	783.00	322.00	53.00
Auto comprehensive.....	381.00	381.00	191.00	191.00
Liability other than auto.....	8,317.00	1,910.00	4,514.00	141.00
Workmen's compensation.....	21,657.00	21,638.00	17,794.00	10,655.00
Plate glass.....	109.00	109.00	101.00	101.00
Consolidated Underwriters—				
Auto fire.....	549.00	549.00	173.00	353.00
Auto theft.....	992.00	992.00	97.00	37.00
Auto liability.....	8,168.00	8,168.00	-----	-----
Auto property damage.....	3,540.00	3,540.00	669.00	838.00
Auto collision.....	2,978.00	2,978.00	1,072.00	1,874.00
Auto miscellaneous.....	232.00	232.00	37.00	37.00
Liability other than auto.....	4,237.00	4,237.00	109.00	9,166.00
Workmen's compensation.....	131,299.00	131,299.00	53,684.00	56,078.00
Individual Underwriters—				
Fire.....	1,721.00	1,501.00	1,704.00	1,704.00
Extended coverage.....	5.00	5.00	-----	-----
Sprinkler leakage.....	87.00	87.00	-----	-----
Riot, civil commotion.....	26.00	26.00	-----	-----
Lumbermen's Underwriting Alliance—				
Fire.....	125,778.00	97,442.00	29,050.00	26,648.00
Tornado, windstorm and cyclone.....	11,186.00	9,423.00	444.00	438.00
Metropolitan Inter-Insurers—				
Fire.....	2,195.00	2,040.00	233.00	233.00
Extended coverage.....	65.00	65.00	-----	-----
Sprinkler leakage.....	20.00	20.00	-----	-----
Miscellaneous.....	16.00	16.00	-----	-----
New York Reciprocal—				
Fire.....	1,383.00	1,383.00	1,576.00	1,576.00
Extended coverage.....	226.00	226.00	-----	-----
Sprinkler leakage.....	61.00	61.00	-----	-----
Riot and civil commotion.....	10.00	10.00	-----	-----
Reciprocal Exchange—				
Fire.....	25,307.00	22,413.00	42,871.00	40,371.00
Extended coverage.....	2,264.00	1,912.00	109.00	143.00
Tornado, windstorm and cyclone.....	56.00	56.00	-----	-----
Inland marine.....	300.00	247.00	25.00	25.00
Motor vehicles.....			857.00	196.00
Universal Underwriters—				
Fire.....	22,777.00	17,558.00	450.00	450.00
Extended coverage.....	2,123.00	1,486.00	-----	-----
Auto fire.....	1,653.00	1,073.00	295.00	295.00
Auto theft.....	1,140.00	1,140.00	130.00	130.00
Auto collision.....	411.00	411.00	197.00	197.00
Warner Reciprocal Insurers—				
Fire.....	21,908.00	21,908.00	-----	-----
Extended coverage.....	202.00	202.00	-----	-----
Tornado, windstorm and cyclone.....	22.00	22.00	-----	-----
Riot, and civil commotion.....	28.00	28.00	-----	-----
Totals.....	\$ 433,521.00	\$ 380,642.00	\$ 202,781.00	\$ 160,254.00

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TABLE No. IV—Continued

RECAPITULATION

RECIPROCAL COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Fire.....	\$ 206,733.00	\$ 169,909.00	\$ 76,573.00	\$ 71,671.00
Extended coverage.....	5,133.00	4,144.00	109.00	143.00
Tornado, windstorm and cyclone.....	11,276.00	9,513.00	444.00	438.00
Sprinkler leakage.....	271.00	271.00	—	—
Riot, civil commotion and explosion.....	60.00	60.00	—	—
Auto fire.....	2,611.00	2,049.00	1,887.00	1,705.00
Auto theft.....	2,180.00	2,182.00	227.00	167.00
Auto tornado.....	1.00	1.00	—	—
Auto liability.....	24,421.00	19,439.00	34,363.00	8,694.00
Auto property damage.....	9,936.00	8,641.00	11,009.00	— 1,760.00
Auto collision.....	4,159.00	4,172.00	1,591.00	2,018.00
Auto comprehensive.....	381.00	381.00	191.00	191.00
Liability other than auto.....	12,554.00	6,147.00	4,623.00	9,307.00
Workmen's compensation.....	152,956.00	152,937.00	71,478.00	66,733.00
Plate glass.....	109.00	109.00	101.00	101.00
Motor vehicles.....	—	—	857.00	— 196.00
Inland marine.....	300.00	247.00	1,005.00	1,005.00
Auto miscellaneous.....	232.00	232.00	37.00	37.00
Water damage.....	192.00	192.00	—	—
Miscellaneous.....	16.00	16.00	—	—
Totals.....	\$ 433,521.00	\$ 380,642.00	\$ 202,781.00	\$ 160,254.00

RECAPITULATION (1946)

Fire.....	\$ 21,965,728.00	\$ 20,467,431.00	\$ 7,312,845.00	\$ 6,071,598.00
Extended coverage.....	2,140,759.00	1,977,543.00	243,697.00	203,370.00
Tornado, windstorm and cyclone.....	230,832.00	217,969.00	60,608.00	53,762.00
Sprinkler leakage.....	49,214.00	41,752.00	4,811.00	5,522.00
Riot, civil commotion and explosion.....	62,288.00	49,377.00	1,492.00	51,585.00
Hail.....	4,137,983.00	3,700,111.00	1,450,194.00	1,316,000.00
Earthquake.....	575.00	423.00	58.00	61.00
Motor vehicles.....	7,175,601.00	6,640,406.00	3,064,401.00	3,190,487.00
Ocean marine, excluding war risks.....	194,082.00	164,394.00	11,578.00	15,225.00
Ocean marine, war risks only.....	17,389.00	19,985.00	—	639.00
Inland navigation and transportation.....	1,518,895.00	1,378,103.00	828,260.00	974,989.00
Aircraft.....	223,009.00	173,661.00	60,999.00	91,836.00
Rain and flood.....	4,207.00	2,033.00	5,500.00	5,500.00
Water damage.....	321.00	269.00	121.00	— 79.00
Vessels—Fire.....	—	103.00	—	—
Use and occupancy.....	2,535.00	1,735.00	—	1.00
Plate glass.....	2,913.00	2,913.00	934.00	782.00
Auto fire.....	2,611.00	2,049.00	1,887.00	1,705.00
Auto theft.....	2,180.00	2,182.00	227.00	167.00
Auto collision.....	4,159.00	4,172.00	1,591.00	2,018.00
Auto property damage.....	9,936.00	8,641.00	11,009.00	— 1,760.00
Auto liability.....	24,421.00	19,439.00	34,363.00	8,694.00
Liability other than auto.....	12,554.00	6,147.00	4,623.00	9,307.00
Inland marine.....	300.00	247.00	1,005.00	1,005.00
Workmen's compensation.....	153,051.00	153,029.00	71,478.00	66,733.00
Auto comprehensive.....	381.00	381.00	191.00	191.00
Auto tornado.....	1.00	1.00	—	—
Auto miscellaneous.....	232.00	232.00	37.00	37.00
Aircraft damage.....	5.00	5.00	—	—
Aircraft property damage.....	—	7.00	—	—
Aircraft and rain.....	852.00	852.00	—	—
Fire-Cotton Ins. Asso.....	144,481.00	—	—	—
C. I. A. other than fire.....	3,896.00	—	—	—
Miscellaneous property damage.....	33.00	33.00	—	—
Miscellaneous casualty.....	287.00	73.00	—	—
Miscellaneous.....	43.00	44.00	—	—
Totals.....	\$ 38,085,754.00	\$ 35,035,742.00	\$ 13,171,909.00	\$ 12,069,375.00
Stock Companies of the United States.....	\$ 26,998,497.00	\$ 25,086,123.00	\$ 9,806,017.00	\$ 9,113,079.00
Stock Companies of other countries.....	1,808,468.00	1,797,309.00	693,038.00	652,892.00
Totals.....	\$ 28,806,965.00	\$ 26,883,432.00	\$ 10,499,055.00	\$ 9,765,971.00
Mutual Companies.....	\$ 8,845,268.00	\$ 7,658,495.00	\$ 2,470,073.00	\$ 2,098,271.00
Mutual Companies of North Carolina.....	—	113,173.00	—	44,879.00
Reciprocal Companies.....	433,521.00	380,642.00	202,781.00	160,254.00
Grand Total.....	\$ 38,085,754.00	\$ 35,035,742.00	\$ 13,171,909.00	\$ 12,069,375.00

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STATISTICAL TABLES

. RELATING TO LIFE INSURANCE COMPANIES

TABLE

SHOWING THE INCOME, DISBURSEMENTS, NET PREMIUMS RECEIVED, NET LOSSES PAID, TOTAL COMPANIES (LICENSED TO DO BUSINESS IN THIS

LIFE INSURANCE COMPANIES 1947	Total Income	Total Disburse- ments	Net Premiums Received
Aeacia Mutual Life.....	\$ 32,936,640.00	\$ 16,960,294.00	\$ 23,576,872.00
Aetna Life.....	241,701,068.00	132,467,955.00	175,553,132.00
American Health Ins.....	1,182,416.00	1,086,387.00	* 1,153,990.00
American National Ins.....	51,830,555.00	27,245,535.00	44,586,926.00
Atlantic Life.....	7,921,768.00	4,879,669.00	4,937,834.00
Bankers Life.....	68,562,032.00	38,149,047.00	* 43,180,513.00
Bankers Security Life.....	1,171,231.00	1,059,138.00	1,052,377.00
Benefit Asso. of Railway Employees.....	10,457,466.00	* 9,726,628.00	* 10,253,368.00
Coastal Plain Life.....	76,023.00	8,067.00	* 737.00
Columbian National Life.....	12,009,497.00	7,957,572.00	* 7,911,621.00
Connecticut General Life.....	126,175,486.00	65,986,147.00	* 97,512,361.00
Connecticut Mutual Life.....	108,665,591.00	64,165,205.00	62,252,456.00
Continental Assurance.....	32,512,517.00	18,037,119.00	* 25,792,750.00
Continental Life of D. C.....	8,706,322.00	4,679,293.00	* 6,884,410.00
Credit Life.....	3,187,252.00	1,594,481.00	* 1,763,923.00
Durham Life.....	7,553,128.00	4,123,645.00	* 6,601,629.00
Equitable Life Assur. Society of the U. S.....	753,493,310.00	415,939,355.00	* 541,019,728.00
Expressmen's Mutual Life.....	1,425,554.00	919,677.00	994,130.00
Farm Bureau Life.....	6,107,038.00	2,590,693.00	5,143,370.00
Federal Life.....	6,419,337.00	4,793,592.00	* 5,136,918.00
Fidelity Mutual Life.....	32,944,214.00	21,827,910.00	19,472,618.00
Franklin Life.....	28,768,252.00	14,806,790.00	* 21,573,690.00
General American Life.....	30,142,973.00	21,616,689.00	* 20,971,229.00
Great Northern Life.....	4,718,776.00	3,597,738.00	* 4,110,893.00
Guardian Life Ins. Co. of Amer.....	40,155,458.00	21,316,676.00	22,857,044.00
Home Life.....	31,477,100.00	18,449,623.00	19,728,147.00
Home Security Life.....	4,203,273.00	2,492,809.00	* 3,720,011.00
Independence Mutual Life.....	107,313.00	33,582.00	27,230.00
Inter-Ocean Ins.....	4,161,943.00	3,287,166.00	* 3,351,010.00
Imperial Life.....	4,131,185.00	2,257,552.00	* 3,584,945.00
Jefferson Standard Life.....	38,118,499.00	18,638,885.00	24,974,463.00
John Hancock Mutual Life.....	446,812,346.00	240,841,650.00	* 353,761,980.00
Kansas City Life.....	30,820,990.00	17,445,683.00	21,037,325.00
Liberty Life.....	11,329,906.00	6,614,477.00	9,942,611.00
Life Ins. Co. of Georgia.....	29,759,900.00	24,323,046.00	28,611,403.00
Life Ins. Co. of Virginia.....	38,564,329.00	22,678,549.00	* 28,998,850.00
Life and Casualty Ins.....	25,875,405.00	16,515,841.00	* 16,363,255.00
Lincoln National Life.....	78,275,924.00	43,137,106.00	* 58,503,659.00
Maryland Life.....	853,783.00	606,705.00	415,630.00
Massachusetts Mutual Life.....	171,316,642.00	97,937,320.00	* 90,221,849.00
Metropolitan Life.....	1,540,462,263.00	1,012,829,227.00	*1,148,207,315.00
Midland Mutual Life.....	8,433,629.00	4,745,004.00	5,772,430.00
Minnesota Mutual Life.....	19,482,719.00	10,533,144.00	13,910,922.00
Mutual Benefit Life.....	160,187,110.00	103,132,767.00	91,753,897.00
Mutual Life Ins. Co. of N. Y.....	236,702,159.00	165,734,503.00	132,356,198.00
National Life.....	61,485,032.00	36,992,956.00	36,963,356.00
New England Mutual Life.....	156,594,410.00	78,423,846.00	97,028,633.00
New York Life.....	535,373,860.00	333,481,544.00	315,695,666.00
North Carolina Mutual Life.....	8,816,880.00	6,184,417.00	* 7,730,453.00
Northwestern Mutual Life.....	321,595,677.00	185,855,769.00	207,953,513.00
Occidental Life.....	3,023,849.00	1,790,983.00	2,189,376.00
Ohio State Life.....	8,055,945.00	4,321,063.00	* 5,752,228.00
Old Republic Credit Life.....	3,014,632.00	2,422,270.00	2,975,063.00
Pacific Mutual Life.....	54,921,506.00	38,972,476.00	35,449,690.00
Pan American Life.....	18,428,428.00	10,299,858.00	* 13,834,685.00
Paul Revere Life.....	13,867,591.00	8,241,002.00	* 12,470,132.00
Penn. Mutual Life.....	147,582,303.00	93,039,785.00	81,115,576.00
Philadelphia Life.....	3,581,775.00	2,295,174.00	2,519,130.00
Phoenix Mutual Life.....	65,902,200.00	35,483,879.00	39,139,301.00
Pilot Life.....	15,132,560.00	8,210,421.00	* 12,215,464.00

* Includes Accident and Health Dept.

No. V

ADMITTED ASSETS, TOTAL LIABILITIES, CAPITAL, SURPLUS AND CONTINGENCY RESERVE OF LIFE STATE) FOR YEAR ENDING DECEMBER 31, 1947

Net Losses	Total Admitted	Total Liability Not Including Capital	Capital Stock	Contingency Reserve	Net Surplus
\$ 7,814,507.00	\$ 176,506,265.00	\$ 170,216,494.00	\$-----	\$-----	\$ 6,289,772.00
88,408,562.00	1,363,711,051.00	1,257,035,213.00	15,000,000.00	39,300,000.00	52,375,839.00
496,716.00	850,741.00	261,193.00	300,000.00	4,796.00	284,762.00
10,249,304.00	223,963,946.00	192,754,496.00	5,000,000.00	8,000,000.00	18,209,449.00
2,761,429.00	50,417,769.00	47,842,458.00	500,000.00	500,000.00	1,575,311.00
21,702,841.00	425,739,095.00	401,009,063.00	-----	3,827,724.00	20,902,308.00
297,301.00	2,652,152.00	477,747.00	437,500.00	300,000.00	1,436,905.00
6,312,773.00	5,669,553.00	3,363,894.00	-----	134,608.00	2,171,051.00
-----	168,152.00	2,041.00	100,000.00	-----	66,111.00
4,569,455.00	77,824,381.00	69,209,716.00	3,000,000.00	257,307.00	5,357,358.00
41,051,976.00	616,093,838.00	570,871,720.00	3,000,000.00	16,801,000.00	25,421,117.00
36,451,551.00	677,345,435.00	640,905,853.00	-----	3,376,183.00	33,063,398.00
10,023,619.00	102,611,712.00	92,441,134.00	2,000,000.00	2,330,000.00	5,840,578.00
1,023,331.00	29,593,977.00	27,167,783.00	1,000,000.00	500,000.00	926,194.00
337,457.00	1,722,924.00	948,674.00	300,000.00	-----	474,251.00
1,161,745.00	23,950,844.00	19,582,579.00	1,000,000.00	700,000.00	2,668,265.00
276,600,497.00	4,504,971,753.00	4,265,096,877.00	-----	7,129,000.00	232,745,876.00
600,521.00	13,355,976.00	11,905,341.00	-----	705,035.00	745,600.00
972,474.00	17,217,414.00	14,513,089.00	200,000.00	1,254,325.00	1,250,000.00
2,439,437.00	26,786,953.00	24,372,685.00	1,000,000.00	-----	1,414,268.00
13,688,058.00	206,395,229.00	197,978,063.00	-----	13,033.00	8,404,132.00
5,072,343.00	107,823,268.00	100,823,268.00	1,850,000.00	-----	5,150,000.00
14,931,246.00	162,018,684.00	150,227,319.00	-----	9,791,365.00	2,000,000.00
1,582,359.00	14,572,484.00	12,853,166.00	500,000.00	-----	1,189,318.00
10,912,591.00	243,786,817.00	229,370,810.00	-----	2,000,000.00	12,416,007.00
9,559,683.00	194,210,234.00	184,944,675.00	-----	1,250,000.00	8,015,559.00
560,025.00	12,196,216.00	10,463,332.00	500,000.00	425,000.00	807,884.00
4,808.00	71,721.00	11,655.00	-----	-----	60,066.00
1,278,355.00	3,014,308.00	1,865,633.00	300,000.00	349,275.00	500,000.00
531,546.00	12,040,111.00	10,739,154.00	200,000.00	-----	1,100,956.00
8,664,444.00	199,857,286.00	176,357,286.00	10,000,000.00	1,500,000.00	12,000,000.00
150,656,182.00	2,228,963,772.00	2,059,341,031.00	-----	3,102,467.00	166,520,274.00
9,793,550.00	195,896,203.00	185,361,352.00	4,000,000.00	-----	6,534,851.00
2,215,590.00	34,287,515.00	30,937,493.00	1,000,000.00	500,000.00	1,850,022.00
6,534,674.00	31,831,809.00	21,378,047.00	5,000,000.00	1,700,000.00	3,753,763.00
9,832,813.00	202,692,566.00	179,516,606.00	6,000,000.00	7,749,239.00	9,426,720.00
4,411,086.00	82,115,791.00	67,638,189.00	6,000,000.00	5,500,000.00	2,977,602.00
23,264,936.00	339,927,964.00	311,727,862.00	5,000,000.00	-----	23,200,102.00
359,811.00	6,850,895.00	6,151,333.00	100,000.00	199,562.00	400,000.00
55,515,763.00	1,153,762,775.00	1,089,801,982.00	-----	5,000,000.00	58,960,793.00
671,927,603.00	8,548,422,601.00	8,048,865,245.00	-----	72,281,000.00	427,276,357.00
2,468,587.00	56,592,149.00	52,265,122.00	300,000.00	1,332,664.00	2,694,363.00
5,114,189.00	94,449,894.00	89,104,885.00	-----	-----	5,345,008.00
64,608,756.00	1,123,435,461.00	1,078,144,792.00	-----	45,290,669.00	See Reserve
107,143,391.00	1,924,722,347.00	1,790,006,550.00	-----	1,973,104.00	132,742,693.00
21,159,438.00	366,761,099.00	349,459,282.00	-----	2,050,600.00	15,251,217.00
47,417,377.00	921,682,889.00	860,347,461.00	-----	15,000,000.00	46,335,428.00
196,798,797.00	4,234,154,598.00	4,003,065,874.00	-----	-----	231,118,724.00
1,850,074.00	19,902,805.00	16,763,830.00	-----	1,338,975.00	1,800,000.00
123,173,043.00	2,156,091,901.00	2,011,324,258.00	-----	144,767,643.00	See Reserve
610,028.00	12,990,737.00	11,689,309.00	530,000.00	-----	771,428.00
2,067,065.00	43,051,682.00	39,100,044.00	1,000,000.00	1,951,638.00	1,000,000.00
620,679.00	2,465,116.00	1,452,126.00	540,000.00	65,000.00	407,990.00
21,288,945.00	342,502,794.00	331,156,073.00	1,000,000.00	-----	10,346,721.00
4,550,685.00	84,123,669.00	78,815,682.00	483,180.00	1,038,000.00	3,786,807.00
4,224,462.00	41,860,832.00	31,783,416.00	1,150,000.00	1,259,237.00	7,669,179.00
55,433,123.00	1,126,019,097.00	1,067,496,988.00	-----	58,622,109.00	-----
1,103,821.00	20,579,927.00	19,564,231.00	700,000.00	-----	315,695.00
21,891,983.00	446,883,378.00	421,883,856.00	-----	4,912,174.00	20,087,349.00
3,703,741.00	57,701,870.00	50,701,870.00	1,000,000.00	250,000.00	5,750,000.00

TABLE No. V

LIFE INSURANCE COMPANIES 1947	Total Income	Total Disburse- ments	Net Premiums Received
Protective Life	8,854,208.00	5,901,023.00	* 7,441,026.00
Provident Life and Accident	27,589,150.00	23,486,762.00	* 25,779,621.00
Provident Mutual Life Ins. Co. of Phila.	76,297,275.00	59,893,735.00	* 41,054,486.00
Prudential Ins. Co. of Amer.	1,266,487,041.00	786,109,885.00	* 977,051,687.00
Pyramid Life	548,620.00	463,726.00	517,742.00
Quaker City Life	3,402,683.00	2,864,574.00	3,316,910.00
Reliance Life Ins. Co. of Phila.	40,567,827.00	21,783,068.00	* 28,396,055.00
Reserve Life	3,163,714.00	2,389,070.00	* 3,017,757.00
Reserve Loan Life Ins. Co. of Texas	4,861,361.00	3,740,476.00	* 3,725,469.00
Security Life and Trust	5,178,448.00	2,823,816.00	3,977,887.00
Security Mutual Life	9,929,830.00	5,796,978.00	* 7,201,180.00
Shenandoah Life	8,475,315.00	5,370,852.00	6,767,137.00
Southern Life	2,887,790.00	1,917,816.00	2,636,529.00
State Capital Life	2,130,410.00	1,437,090.00	* 2,034,609.00
State Farm Life	8,937,151.00	4,194,977.00	6,932,420.00
State Life	8,760,577.00	6,406,202.00	5,667,350.00
State Mutual Life Asso. of Worcester	48,193,125.00	27,665,389.00	* 29,747,064.00
Sun Life Assur. Co. of Canada	89,599,358.00	54,230,448.00	52,732,943.00
Travelers Ins.	209,884,677.00	142,673,393.00	139,182,056.00
Union Central Life	76,274,892.00	52,497,197.00	41,884,609.00
Union Mutual Life	9,874,572.00	6,125,741.00	* 7,019,563.00
United Benefit Life	34,893,945.00	18,709,648.00	* 30,827,525.00
United Accident and Accident	3,394,561.00	1,886,955.00	* 2,525,929.00
Volunteer State Life	6,170,374.00	3,966,067.00	3,916,101.00
Washington National Ins.	32,315,847.00	23,857,995.00	* 28,083,440.00
World Ins.	5,917,710.00	5,180,574.00	* 5,738,259.00
Winston Mutual Life	633,324.00	444,167.00	* 564,531.00
Totals	\$7,912,500,815.00	\$4,826,500,408.00	\$5,550,309,800.00
Liberty Mutual Ins.	\$ 553,151.00	\$ 532,674.00	\$ 551,761.00

* Includes Accident and Health Dept.

—Continued

Net Losses	Total Admitted	Total Liability Not Including Capital	Capital Stock	Contingency Reserve	Net Surplus
\$ 3,662,965.00	\$ 29,224,505.00	\$ 26,483,050.00	\$ 1,000,000.00	\$ 500,000.00	\$ 1,241,455.00
14,727,460.00	42,829,314.00	29,936,195.00	4,200,000.00	5,893,119.00	2,800,000.00
30,889,233.00	569,608,124.00	536,280,550.00		33,327,574.00	
489,530,695.00	7,321,488,722.00	7,234,706,075.00			86,782,648.00
174,919.00	1,963,303.00	1,797,945.00	100,000.00		65,358.00
467,820.00	2,821,142.00	1,821,272.00	300,000.00		699,869.00
12,039,747.00	239,781,726.00	227,791,140.00	1,500,000.00	3,990,586.00	6,500,000.00
508,338.00	1,670,111.00	1,142,091.00	300,000.00	228,020.00	
1,437,655.00	19,739,745.00	18,377,745.00	250,000.00	212,000.00	900,000.00
1,085,803.00	18,959,331.00	17,553,706.00	500,000.00	200,000.00	705,626.00
2,697,063.00	47,058,015.00	44,630,514.00		400,000.00	2,027,501.00
3,317,949.00	23,800,088.00	20,939,784.00	500,000.00	1,260,303.00	1,100,000.00
500,030.00	4,558,587.00	3,172,308.00	156,000.00	300,000.00	930,280.00
223,840.00	3,073,228.00	2,640,488.00	250,000.00		182,740.00
1,284,493.00	24,484,914.00	20,862,171.00	300,000.00		3,322,743.00
4,140,105.00	69,000,783.00	67,400,770.00		350,000.00	1,250,013.00
16,013,410.00	310,756,251.00	297,402,573.00		1,924,246.00	11,429,432.00
34,138,812.00	556,725,751.00	537,755,588.00	300,000.00	18,670,163.00	
95,518,811.00	1,674,531,103.00	1,506,849,178.00	20,000,000.00	41,037,565.00	106,644,360.00
31,128,348.00	584,576,803.00	559,714,277.00	2,500,000.00	8,000,000.00	14,362,526.00
3,138,242.00	44,861,198.00	34,477,455.00		608,000.00	1,775,435.00
6,276,355.00	83,515,351.00	78,322,938.00	1,000,000.00	500,000.00	3,692,413.00
952,901.00	20,672,434.00	18,544,115.00	400,000.00	664,980.00	1,063,340.00
1,916,103.00	39,408,857.00	36,899,761.00	1,000,000.00	509,096.00	1,000,000.00
8,134,344.00	87,528,003.00	71,488,091.00	5,000,000.00	2,500,000.00	8,539,913.00
1,620,336.00	4,691,987.00	3,940,467.00		200,000.00	551,520.00
141,905.00	1,255,625.00	992,017.00		83,608.00	180,000.00
\$2,965,468,828.00	\$47,226,479,426.00	\$44,592,408,864.00	\$119,546,680.00	\$597,691,992.00	\$1,908,932,593.00
\$ 174,512.00	\$ 215,386.00	\$ 8,443.00	\$ -----	\$ 103,303.00	\$ 103,640.00

TABLE

SHOWING LIFE INSURANCE WRITTEN, PREMIUMS RECEIVED, INSURANCE

NORTH CAROLINA

ORDINARY

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Durham Life.....	7,135	\$ 9,553,686.00	\$ 1,393,794.00
Home Security Life.....	27,086	10,613,986.00	675,329.00
Imperial Life.....	2,609	3,609,869.00	782,167.00
Independence Mutual Life.....	127	61,000.00	6,905.00
Jefferson Standard Life.....	8,895	26,832,644.00	6,627,698.00
North Carolina Mutual Life.....	2,001	1,925,500.00	466,615.00
Occidental Life.....	2,632	7,250,161.00	1,146,161.00
Pilot Life.....	6,705	16,423,249.00	3,243,306.00
Pyramid Life.....	466	799,356.00	73,815.00
Security Life and Trust.....	12,657	33,869,890.00	2,970,715.00
Southern Life.....	2,588	2,582,250.00	155,242.00
State Capital Life.....	79,249	16,897,398.00	432,138.00
Winston Mutual Life.....	357	244,953.00	40,655.00
Totals.....	152,507	\$130,063,942.00	\$ 18,014,540.00

INDUSTRIAL

Coastal Plain Life.....	577	\$ 108,733.00	\$ 453.00
Durham Life.....	73,810	22,313,308.00	3,387,639.00
Home Security Life.....	48,245	19,241,735.00	3,058,051.00
Imperial Life.....	25,125	22,603,207.00	2,802,777.00
Independence Mutual Life.....	5,219	1,437,595.00	20,324.00
North Carolina Mutual Life.....	52,775	10,486,561.00	846,475.00
Pilot Life.....	102,216	44,935,195.00	3,987,236.00
Southern Life.....	101,489	31,963,813.00	2,481,287.00
State Capital Life.....	21,975	15,010,741.00	1,087,386.00
Winston Mutual Life.....	12,702	2,608,203.00	523,877.00
Totals.....	444,133	\$170,709,091.00	\$ 18,195,505.00

COMPANIES OF OTHER

Acacia Mutual Life.....	576	\$ 2,329,895.00	\$ 548,308.00
Etna Life.....	822	3,043,783.00	839,013.00
American Health.....			
American National.....	837	1,571,011.00	129,630.00
Atlantic Life.....	1,229	4,370,036.00	743,127.00
Bankers' Life.....	3	8,500.00	124,967.00
Benefit Asso. of Railway Employees.....			
Columbian National Life.....	116	440,915.00	128,988.00
Connecticut General Life.....	171	977,471.00	136,374.00
Connecticut Mutual Life.....	821	3,650,146.00	766,939.00
Continental Assurance.....	18	113,163.00	14,936.00
Continental Life.....	5,434	8,272,625.00	893,731.00
Credit Life.....	132,311	5,246,098.00	36,786.00
Equitable Life Assur. Society.....	2,098	9,994,192.00	2,823,670.00
Expressmen's Mutual Life.....	234	275,758.00	30,600.00
Farm Bureau Life.....	1,010	2,671,838.00	239,653.00
Federal Life.....	151	270,000.00	63,629.00
Fidelity Mutual Life.....	144	815,384.00	375,849.00
Franklin Life.....	458	1,386,885.00	70,735.00
General American Life.....	10	23,300.00	42,942.00
Great Northern Life.....	168	257,688.00	26,691.00
Guardian Life.....	82	263,466.00	115,722.00
Home Life.....	146	1,187,026.00	265,732.00
Inter Ocean.....			
John Hancock Mutual Life.....	459	1,480,470.00	394,682.00

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No. VI

TERMINATED, LOSSES INCURRED AND INSURANCE IN FORCE DECEMBER 31, 1947

COMPANIES

BUSINESS

Insurance Terminated		Losses Incurred	In Force December 31, 1947	
Number of Policies	Amount		Number of Policies	Amount
2,805	\$ 3,828,606.00	\$ 97,739.00	36,492	\$ 43,049,657.00
19,740	4,844,603.00	57,962.00	38,716	23,538,537.00
1,627	2,147,661.00	78,595.00	21,219	25,958,112.00
1,266	109,150.00	2,500.00	511	218,009.00
3,695	9,583,852.00	1,430,144.00	92,439	217,467,867.00
804	829,871.00	44,000.00	15,406	11,114,311.00
1,321	3,020,539.00	123,817.00	14,813	33,527,642.00
3,737	8,016,676.00	894,770.00	54,224	106,726,755.00
387	445,112.00	12,750.00	2,359	3,851,186.00
7,957	17,246,726.00	452,814.00	53,394	10,475,487.00
1,578	1,145,428.00	16,500.00	6,182	4,874,072.00
56,800	9,413,315.00	69,540.00	47,096	22,911,702.00
236	158,500.00	4,153.00	1,255	799,883.00
100,953	\$ 60,789,439.00	\$ 3,285,284.00	384,106	\$ 604,513,211.00

BUSINESS

63	\$ 15,933.00	\$ -----	514	\$ 92,800.00
63,447	18,407,654.00	483,062.00	422,462	89,126,661.00
37,607	12,531,341.00	340,692.00	336,439	84,921,416.00
50,067	18,064,926.00	255,710.00	229,371	70,100,678.00
1,853	419,346.00	2,308.00	4,378	1,119,449.00
47,698	8,602,438.00	94,567.00	140,871	20,091,536.00
88,885	37,576,246.00	526,835.00	405,266	121,705,701.00
85,742	26,736,335.00	442,519.00	251,570	54,941,270.00
15,952	10,143,912.00	99,911.00	69,662	33,714,267.00
12,013	2,240,444.00	96,864.00	49,976	8,269,738.00
403,327	\$ 134,738,575.00	\$ 2,342,468.00	1,910,609	\$ 484,083,516.00

STATES—ORDINARY BUSINESS

307	\$ 1,126,468.00	\$ 162,113.00	7,613	\$ 21,262,725.00
962	2,330,174.00	599,612.00	10,733	27,572,482.00
427	762,593.00	12,858.00	3,354	5,011,301.00
647	1,676,942.00	377,005.00	10,812	26,993,045.00
36	154,547.00	59,230.00	1,546	4,649,415.00
176	729,120.00	152,140.00	2,095	4,705,017.00
172	466,199.00	81,267.00	1,859	8,269,092.00
240	887,535.00	164,806.00	6,701	22,751,170.00
11	18,175.00	500.00	124	501,376.00
1,706	2,562,851.00	75,782.00	17,096	23,127,161.00
125,525	5,460,763.00	3,342.00	132,230	4,755,696.00
730	2,335,749.00	734,782.00	25,889	80,273,615.00
117	149,067.00	5,000.00	912	1,055,938.00
617	1,325,146.00	-----	5,216	9,457,451.00
107	153,610.00	2,000.00	1,588	2,004,130.00
46	440,413.00	81,371.00	2,639	10,491,314.00
60	254,777.00	9,456.00	738	2,220,887.00
53	114,342.00	72,311.00	1,281	2,387,648.00
39	68,285.00	394.00	592	760,005.00
85	294,472.00	123,575.00	1,329	4,387,037.00
38	173,201.00	87,268.00	1,358	8,090,173.00
276	641,111.00	51,701.00	2,271	7,913,878.00

TABLE No. VI

COMPANIES OF OTHER STATES—

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Kansas City Life.....	109	278,838.00	61,117.00
Liberty Life.....	2,582	6,242,588.00	249,164.00
Life and Casualty.....	3,373	6,352,433.00	834,320.00
Life Ins. Co. of Georgia.....	95	138,447.00	3,083.00
Life Ins. Co. of Virginia.....	3,750	12,135,121.00	1,620,496.00
Lincoln National Life.....	2,158	9,296,987.00	313,939.00
Maryland Life.....	94	171,967.00	69,637.00
Massachusetts Mutual Life.....	345	1,293,494.00	607,547.00
Metropolitan Life.....	4,951	14,360,985.00	4,323,945.00
Midland Mutual Life.....	124	422,912.00	110,547.00
Minnesota Mutual Life.....	667	3,573,481.00	439,478.00
Monumental Life.....			
Mutual Benefit Life.....	238	2,187,060.00	1,088,611.00
Mutual Life.....	1,140	6,264,218.00	1,945,519.00
National Life.....	436	2,072,724.00	565,736.00
New England Mutual Life.....	346	2,242,966.00	929,891.00
New York Life.....	2,057	7,668,693.00	3,229,774.00
North American Accident.....	19	31,412.00	1,718.00
Northwestern Mutual Life.....	913	7,184,111.00	1,813,237.00
Ohio State Life.....	230	357,326.00	87,775.00
Old Republic Credit Life.....	1,750	337,885.00	4,538.00
Pacific Mutual Life.....	37	190,088.00	164,850.00
Pan-American Life.....	62	141,458.00	63,999.00
Paul Revere Life.....	577	1,374,919.00	194,971.00
Penn Mutual Life.....	414	1,679,627.00	422,688.00
Philadelphia Life.....	204	1,393,996.00	136,226.00
Phoenix Mutual Life.....	559	2,845,225.00	832,190.00
Protective Life.....	361	1,330,943.00	161,271.00
Provident Life and Accident.....	1,175	2,613,279.00	445,776.00
Provident Mutual Life.....	404	2,735,855.00	544,775.00
Prudential.....	2,935	7,202,854.00	2,092,582.00
Quaker City Life.....			
Reliance Life.....	654	2,599,131.00	634,236.00
Reserve Life.....	4	7,500.00	33.00
Reserve Loan Life.....	145	388,518.00	120,261.00
Security Mutual Life.....	12	27,781.00	23,008.00
Shenandoah Life.....	553	1,981,226.00	467,937.00
State Farm Life.....	42	139,605.00	13,474.00
State Life.....	83	193,089.00	54,198.00
State Mutual Life Assurance.....	240	961,143.00	240,059.00
Sun Life Assurance.....	191	882,018.00	388,261.00
Travelers.....	1,175	2,580,113.00	515,275.00
Union Central Life.....	326	1,795,015.00	489,901.00
Union Mutual Life.....	2,068	208,487.00	2,629.00
United Benefit Life.....	1,804	3,848,240.00	309,878.00
United Life and Accident.....	140	667,770.00	125,016.00
Volunteer State Life.....	283	774,423.00	224,884.00
Washington National.....	13	24,313.00	7,907.00
World.....	230	439,919.00	17,439.00
Totals.....	187,366	\$170,289,773.00	\$ 35,806,500.00

—Continued

ORDINARY BUSINESS—CONTINUED

Insurance Terminated		Losses Incurred	In Force December 31, 1947	
Number of Policies	Amount		Number of Policies	Amount
70	\$ 177,839.00	\$ 36,509.00	1,023	\$ 1,881,261.00
2,030	3,237,819.00	49,785.00	9,273	15,714,747.00
1,988	3,662,176.00	116,485.00	18,770	29,069,255.00
17	31,000.00	3,094.00	79	108,447.00
1,574	4,964,526.00	442,495.00	37,364	70,300,720.00
726	3,099,540.00	146,000.00	10,113	37,971,813.00
86	112,492.00	31,101.00	1,964	2,804,061.00
169	763,199.00	326,147.00	6,358	20,812,541.00
1,508	3,897,713.00	1,466,555.00	83,373	164,564,709.00
19	72,409.00	9,000.00	1,142	3,221,105.00
279	1,360,993.00	44,257.00	4,465	14,585,844.00
351	1,579,658.00	980,105.00	10,864	37,449,708.00
656	2,395,164.00	902,408.00	21,470	62,179,188.00
207	579,478.00	271,242.00	6,622	20,073,457.00
56	306,192.00	177,391.00	5,197	20,460,909.00
1,174	3,164,708.00	1,204,468.00	40,024	96,512,982.00
11	14,500.00	1,600.00	66	112,274.00
244	902,868.00	347,784.00	10,753	54,167,971.00
77	134,024.00	8,000.00	2,456	3,247,357.00
2,324	409,520.00	411.00	1,671	336,363.00
80	252,369.00	129,327.00	2,448	6,809,116.00
97	183,519.00	46,725.00	1,949	3,372,290.00
207	465,130.00	52,396.00	3,417	6,403,057.00
2	193,655.00	186,538.00	5,666	16,329,554.00
93	269,107.00	61,735.00	2,447	5,819,982.00
262	669,294.00	265,416.00	6,639	22,972,588.00
131	339,244.00	12,500.00	2,101	5,606,559.00
884	1,328,919.00	91,328.00	6,783	14,383,289.00
322	1,330,892.00	116,918.00	4,699	19,151,790.00
1,040	2,245,347.00	836,658.00	31,703	68,618,196.00
265	632,670.00	58,751.00	6,765	19,284,491.00
1	1,000.00	—	3	6,500.00
133	272,240.00	30,675.00	2,821	4,388,061.00
32	61,756.00	36,743.00	516	917,666.00
334	878,263.00	64,057.00	6,712	15,630,591.00
24	43,681.00	1,296.00	257	497,972.00
60	103,327.00	57,678.00	1,481	2,440,083.00
163	449,528.00	76,794.00	2,846	8,415,900.00
170	587,987.00	188,997.00	3,540	12,541,384.00
800	1,452,681.00	261,377.00	6,343	20,511,766.00
339	1,296,527.00	267,389.00	5,116	16,548,250.00
3	23,092.00	4,231.00	2,158	406,071.00
792	1,660,956.00	71,750.00	5,071	10,320,384.00
77	378,763.00	71,196.00	2,068	4,834,017.00
160	317,880.00	78,167.00	3,411	8,105,868.00
103	145,972.00	2,000.00	170	245,555.00
			278	531,547.00
152,453	\$ 68,187,847.00	\$ 12,491,323.00	628,431	\$ 1,229,307,795.00

—Minus

TABLE No. VI
INDUSTRIAL

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
American National.....	4,225	\$ 2,287,210.00	\$ 167,713.00
Continental Life.....	31,603	11,856,490.00	1,882,602.00
John Hancock Mutual Life.....	728	208,925.00	12,279.00
Liberty Life.....	17,567	11,339,866.00	397,297.00
Life and Casualty.....	35,877	12,468,736.00	2,013,609.00
Life Ins. Co. of Georgia.....	18,681	2,803,407.00	86,246.00
Life Ins. Co. of Virginia.....	16,710	12,870,852.00	2,887,116.00
Metropolitan Life.....	18,378	7,736,860.00	3,743,463.00
Prudential.....	1,330	539,169.00	279,289.00
Washington National.....	10	2,606.00	225.00
Totals.....	145,109	\$ 62,114,121.00	\$ 11,469,839.00

GROUP			
Etna Life.....	25	\$ 8,671,503.00	\$ 278,431.00
Bankers Life.....		323,562.00	9,553.00
Bankers Security Life.....		1,826,802.00	17,238.00
Columbian National Life.....		1,000.00	521.00
Connecticut General Life.....	6	13,173,478.00	200,422.00
Continental Assurance.....		134,568.00	6,821.00
Durham Life.....	544	1,114,000.00	7,467.00
Equitable Life Assur. Society.....	11	43,117,352.00	1,502,440.00
Farm Bureau Life.....		293,000.00	6,818.00
Federal Life.....	1	28,130.00	42.00
General American Life.....		943,591.00	17,399.00
John Hancock Mutual Life.....	3	1,198,799.00	36,723.00
Liberty Life.....		1,740,277.00	18,055.00
Life Ins. Co. of Virginia.....	46	2,813,560.00	26,757.00
Lincoln National Life.....		125,500.00	2,310.00
Massachusetts Mutual Life.....	2	263,000.00	1,754.00
Metropolitan Life.....	9	44,677,624.00	1,051,932.00
Minnesota Mutual Life.....	7	1,025,152.00	71,551.00
North Carolina Mutual Life.....		110,600.00	11,185.00
Paul Revere Life.....	2	589,500.00	9,208.00
Pilot Life.....	39	14,594,463.00	312,756.00
Protective Life.....	4	5,185,392.00	60,321.00
Provident Life and Accident.....	21	71,546,649.00	533,359.00
Prudential.....	4	15,243,325.00	416,394.00
Pyramid Life.....	5	17,392,409.00	219,453.00
Security Life and Trust.....	6	6,972,850.00	179,443.00
State Mutual Life Assurance.....		99,500.00	799.00
Sun Life Assurance.....		461,633.00	24,338.00
Travelers.....	15	20,967,296.00	314,428.00
United Benefit Life.....	1	71,500.00	175.00
Washington National.....		66,000.00	2,471.00
World.....	1	47,000.00	517.00
Totals.....	752	\$274,818,955.00	\$ 5,341,081.00
Ordinary Business—North Carolina Companies.....	152,507	\$130,063,942.00	\$ 18,014,540.00
Ordinary Business—Companies of other States.....	187,366	170,289,773.00	35,806,500.00
Totals.....	339,873	\$300,353,715.00	\$ 53,820,940.00
Industrial Business—North Carolina Companies.....	444,133	\$170,709,091.00	\$ 18,195,505.00
Industrial Business—Companies of other States.....	145,109	62,114,121.00	11,469,839.00
Totals.....	589,242	\$232,823,212.00	\$ 29,665,344.00
Group Business—All States.....	752	\$274,818,955.00	\$ 5,341,081.00
GRAND TOTALS (Including Ordinary, Industrial and Group Business)	929,867	\$807,995,882.00	\$ 88,827,365.00
ASSESSMENT LIFE— Liberty Mutual.....	32,758	\$ 1,003,082.00	\$ 550,519.00

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—Continued
BUSINESS

Insurance Terminated		Losses Incurred	In Force December 31, 1947	
Number of Policies	Amount		Number of Policies	Amount
2,408	\$ 989,118.00	\$ 28,348.00	28,242	\$ 7,546,843.00
21,553	7,446,056.00	120,044.00	181,860	52,818,182.00
479	129,877.00	2,714.00	1,196	328,643.00
9,513	6,092,542.00	3,759.00	23,879	13,395,065.00
41,187	10,642,064.00	261,627.00	197,467	65,005,940.00
5,536	1,883,953.00	3,094.00	14,972	1,295,664.00
17,096	8,449,977.00	458,637.00	270,349.00	97,104,605.00
15,597	3,293,623.00	871,778.00	425,297	102,363,944.00
757	271,136.00	93,555.00	25,683	7,632,172.00
12	2,687.00	-----	28	6,125.00
114,138	\$ 39,201,033.00	\$ 1,843,556.00	1,168,973	\$ 347,497,183.00

BUSINESS

7	\$ 11,507,597.00	\$ 199,300.00	121	\$ 24,264,686.00
-----	1,605,367.00	5,817.00	2	1,196,042.00
-----	12,500.00	-----	-----	1,091,859.00
2	4,314,745.00	157,000.00	25	42,500.00
-----	51,804.00	-----	-----	26,528,803.00
-----	168,500.00	2,076.00	1	404,879.00
85	21,157,785.00	478,362.00	459	945,500.00
4	300,500.00	-----	61	115,984,328.00
1	248.00	-----	4	595,000.00
-----	785,900.00	10,000.00	1	27,882.00
1	784,213.00	23,942.00	12	1,655,495.00
-----	1,930,887.00	1,711.00	11	3,293,415.00
4	81,730.00	7,500.00	13	680,218.00
-----	90,500.00	5,735.00	51	3,974,730.00
-----	8,500.00	-----	3	264,000.00
11	21,494,919.00	558,699.00	2	254,500.00
18	3,642,212.00	33,302.00	88	91,429,723.00
-----	555,095.00	2,133.00	16	3,058,924.00
-----	147,500.00	-----	-----	532,312.00
-----	259,706.00	119,940.00	4	925,500.00
7	6,213,015.00	21,549.00	171	40,975,069.00
22	29,049,184.00	244,199.00	42	4,300,989.00
-----	5,265,565.00	199,655.00	120	86,584,400.00
6	10,945,021.00	44,812.00	42	36,175,698.00
-----	1,773,725.00	45,500.00	37	16,001,634.00
-----	14,000.00	-----	29	11,982,325.00
-----	478,525.00	11,500.00	6	85,500.00
6	17,346,828.00	193,550.00	6	1,360,446.00
-----	38,000.00	-----	99	46,967,406.00
-----	67,000.00	-----	1	33,500.00
-----	-----	-----	2	185,000.00
-----	-----	-----	1	47,000.00
174	\$ 139,508,199.00	\$ 2,366,282.00	1,424	\$ 520,848,763.00
100,953	\$ 60,789,439.00	\$ 3,285,284.00	384,106	\$ 604,513,211.00
152,453	68,187,847.00	12,491,323.00	628,431	1,229,307,795.00
253,406	\$ 128,977,286.00	\$ 15,776,607.00	1,012,537	\$ 1,833,821,006.00
403,327	\$ 134,738,575.00	\$ 2,342,468.00	1,910,609	\$ 484,083,516.00
114,138	39,201,033.00	1,843,556.00	1,168,973	347,497,183.00
517,465	\$ 173,939,608.00	\$ 4,186,024.00	3,079,582	\$ 831,580,699.00
174	\$ 139,508,199.00	\$ 2,366,282.00	1,424	\$ 520,848,763.00
771,045	\$ 442,425,093.00	\$ 22,328,913.00	4,093,543	\$ 3,186,250,468.00
14,039	\$ 383,289.00	\$ 176,323.00	68,260	\$ 3,121,645.00

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TABLE

SHOWING THE INCOME, DISBURSEMENTS, NET PREMIUMS RECEIVED, NET LOSSES PAID, TOTAL TO DO BUSINESS IN THIS STATE)

LIFE INSURANCE COMPANIES 1946	Total Income	Total Disburse- ments	Net Premiums Received
Acacia Mutual Life.....	\$ 28,674,346.00	\$ 14,921,445.00	\$ 20,096,543.00
Aetna Life.....	219,520,836.00	125,004,027.00	152,390,132.00
American Health.....	273,406.00	81,686.00	142,018.00
American National.....	48,245,219.00	29,001,414.00	41,173,033.00
Atlantic Life.....	7,965,029.00	4,746,214.00	4,694,718.00
Bankers Life.....	63,401,807.00	34,321,095.00	38,833,778.00
Bankers Security Life.....	947,711.00	838,387.00	824,016.00
Benefit Association of Railway Employees.....	9,277,334.00	8,507,564.00	208,532.00
Columbian National Life.....	11,731,346.00	7,367,447.00	7,038,057.00
Colonial Life and Accident.....	594,265.00	472,731.00	582,239.00
Connecticut General Life.....	108,129,673.00	56,626,709.00	68,428,035.00
Connecticut Mutual Life.....	105,398,392.00	55,057,523.00	58,101,691.00
Continental Assurance.....	28,426,721.00	15,212,858.00	18,749,877.00
Continental Life.....	7,592,587.00	3,849,819.00	6,022,541.00
Credit Life.....	2,197,955.00	1,722,895.00	849,897.00
Durham Life.....	6,789,579.00	3,825,355.00	5,910,118.00
Equitable Life Assurance Society.....	716,398,392.00	357,682,794.00	465,752,502.00
Expressmen's Mutual Life.....	1,392,270.00	937,359.00	924,114.00
Farm Bureau Life.....	5,286,445.00	2,247,304.00	4,415,713.00
Federal Life.....	5,969,363.00	4,576,736.00	2,726,240.00
Fidelity Mutual Life.....	31,875,092.00	19,882,578.00	18,456,739.00
Franklin Life.....	27,438,442.00	11,732,418.00	21,495,225.00
General American Life.....	31,248,249.00	25,148,633.00	16,155,471.00
Great Northern Life.....	4,962,389.00	3,986,155.00	1,581,467.00
Guardian Life.....	38,367,420.00	20,617,961.00	21,109,374.00
Home Life.....	29,503,601.00	16,753,299.00	18,104,469.00
Home Security Life.....	4,049,400.00	2,107,908.00	3,435,242.00
Imperial Life.....	3,739,147.00	2,154,495.00	3,220,370.00
Independence Mutual Life.....	88,492.00	10,364.00	7,940.00
Industrial Life and Health.....	26,860,464.00	22,509,171.00	25,818,007.00
Jefferson Standard Life.....	35,077,503.00	16,839,371.00	22,658,008.00
John Hancock Mutual Life.....	415,270,369.00	219,212,772.00	306,157,978.00
Kansas City Life.....	27,561,831.00	16,171,435.00	19,196,120.00
Liberty Life.....	10,376,071.00	5,853,954.00	8,910,281.00
Life and Casualty.....	24,395,971.00	14,868,244.00	5,967,192.00
Life Ins. Co. of Virginia.....	36,235,313.00	20,295,065.00	26,511,511.00
Lincoln National Life.....	69,727,789.00	38,399,185.00	49,562,781.00
Maryland Life.....	914,041.00	609,239.00	398,597.00
Massachusetts Mutual Life.....	163,587,283.00	92,849,515.00	84,029,396.00
Metropolitan Life.....	1,460,851,002.00	953,489,686.00	1,031,368,963.00
Midland Mutual Life.....	7,939,866.00	4,213,868.00	5,353,318.00
Minnesota Mutual Life.....	17,288,586.00	9,439,850.00	11,927,288.00
Mutual Benefit Life.....	158,377,128.00	92,525,031.00	85,784,853.00
Mutual Life.....	235,944,084.00	155,282,233.00	130,130,382.00
National Life.....	57,113,590.00	41,208,460.00	33,473,590.00
New England Life.....	146,198,222.00	70,939,426.00	89,440,825.00
New York Life.....	522,063,495.00	312,426,037.00	299,511,414.00
North American Accident.....	9,843,846.00	8,136,676.00	1,814,409.00
North Carolina Mutual Life.....	7,740,796.00	5,127,887.00	6,782,945.00
Northwestern Mutual Life.....	301,590,043.00	169,530,543.00	190,178,507.00
Occidental Life.....	3,061,512.00	1,826,172.00	1,998,588.00
Ohio State Life.....	7,599,776.00	4,083,953.00	5,145,814.00
Old Republic Credit Life.....	1,706,114.00	1,476,990.00	1,579,189.00
Pacific Mutual Life.....	47,111,919.00	37,759,059.00	26,886,826.00
Pan American Life.....	16,674,916.00	8,752,666.00	12,810,273.00
Paul Revere Life.....	12,390,066.00	6,834,953.00	4,865,525.00
Penn Mutual Life.....	147,813,447.00	95,256,902.00	78,805,831.00
Philadelphia Life.....	3,428,547.00	2,614,657.00	2,125,824.00
Phoenix Mutual Life.....	60,905,273.00	31,036,444.00	36,289,790.00
Pilot Life.....	13,204,211.00	7,292,263.00	10,604,979.00

* Includes Accident & Health Business in this Table

No. VII

ADMITTED ASSETS, TOTAL LIABILITIES, CAPITAL AND SURPLUS OF LIFE COMPANIES (LICENSED FOR THE YEAR ENDING DECEMBER 31, 1946)

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 6,964,282.00	\$ 159,675,686.00	\$ 153,478,945.00	\$ -----	\$ 6,196,741.00
84,308,187.00	1,247,466,207.00	1,142,449,570.00	15,000,000.00	90,016,637.00*
1,368.00	756,883.00	199,247.00	300,000.00	257,636.00
9,027,300.00	198,168,665.00	170,747,524.00	5,000,000.00	22,421,141.00
2,780,017.00	47,471,650.00	45,125,387.00	500,000.00	1,846,263.00
19,603,562.00	394,083,400.00	370,656,964.00	-----	23,426,436.00
219,275.00	2,555,397.00	386,223.00	437,500.00	1,731,674.00
104,500.00	4,928,754.00	2,557,405.00	-----	2,371,349.00*
3,812,368.00	74,189,646.00	65,656,361.00	3,000,000.00	5,533,286.00*
148,594.00	706,952.00	265,098.00	100,000.00	341,854.00
28,958,890.00	557,006,898.00	514,816,193.00	3,000,000.00	39,190,704.00*
32,184,149.00	637,298,138.00	598,654,174.00	-----	38,643,963.00
5,954,154.00	87,782,955.00	78,438,411.00	2,000,000.00	7,344,544.00*
947,998.00	25,086,889.00	23,470,663.00	600,000.00	1,015,726.00*
165,867.00	1,404,854.00	1,087,916.00	300,000.00	366,546.00*
1,034,291.00	20,429,781.00	16,553,861.00	1,000,000.00	2,875,921.00
226,656,677.00	4,192,528,129.00	3,932,141,153.00	-----	260,386,976.00*
648,296.00	12,847,428.00	11,415,722.00	-----	1,431,706.00
843,879.00	13,586,341.00	11,410,176.00	200,000.00	1,976,165.00
1,401,386.00	25,084,351.00	22,837,180.00	1,000,000.00	1,247,171.00*
12,179,668.00	195,205,055.00	186,719,338.00	-----	8,485,717.00
3,983,278.00	92,915,981.00	86,415,981.00	1,850,000.00	4,650,000.00*
12,166,254.00	152,925,591.00	145,474,545.00	-----	7,451,047.00*
599,711.00	13,433,463.00	11,865,114.00	500,000.00	1,068,349.00*
10,531,528.00	225,685,282.00	213,409,226.00	-----	12,276,056.00
8,990,930.00	180,654,485.00	169,716,160.00	-----	10,938,325.00
479,790.00	10,397,717.00	8,845,091.00	400,000.00	1,052,627.00
465,235.00	10,147,005.00	8,909,149.00	200,000.00	1,037,856.00
550.00	76,837.00	6,143.00	-----	70,694.00
5,870,878.00	25,273,356.00	15,927,036.00	4,000,000.00	5,346,319.00
7,426,832.00	179,290,937.00	158,490,937.00	10,000,000.00	10,800,000.00
129,146,057.00	2,037,505,696.00	1,877,772,693.00	-----	159,733,003.00*
9,052,757.00	181,892,375.00	171,882,373.00	4,000,000.00	6,010,002.00
1,822,328.00	29,351,731.00	26,407,929.00	750,000.00	2,193,802.00
4,068,714.00	71,542,808.00	58,921,997.00	5,000,000.00	7,620,810.00
8,300,343.00	186,735,412.00	165,258,172.00	6,000,000.00	15,477,240.00*
19,202,983.00	304,449,642.00	279,728,032.00	5,000,000.00	19,721,610.00*
379,375.00	6,649,511.00	5,921,856.00	100,000.00	627,653.00
52,191,793.00	1,084,443,467.00	1,020,973,224.00	-----	63,470,243.00*
592,336,076.00	8,045,432,384.00	7,548,450,103.00	-----	496,982,281.00*
2,384,720.00	52,853,249.00	48,697,094.00	300,000.00	4,156,155.00
4,949,226.00	85,017,468.00	80,002,111.00	-----	5,015,357.00
59,531,800.00	1,069,037,399.00	1,024,015,241.00	-----	45,022,158.00
103,737,229.00	1,845,769,522.00	1,724,553,827.00	-----	121,215,694.00
19,952,993.00	342,510,061.00	325,317,787.00	-----	17,192,274.00
43,107,833.00	848,205,848.00	793,993,875.00	-----	54,211,973.00
189,794,091.00	4,026,689,280.00	3,795,650,648.00	-----	231,038,632.00
586,539.00	15,101,546.00	13,401,757.00	750,000.00	949,789.00*
1,585,033.00	17,176,604.00	14,676,604.00	-----	2,500,000.00
115,113,713.00	2,019,054,746.00	1,875,168,583.00	-----	143,886,163.00
558,814.00	11,986,564.00	10,790,076.00	530,000.00	747,488.00
1,882,131.00	39,256,091.00	35,473,812.00	1,000,000.00	2,782,279.00*
359,567.00	1,821,786.00	978,944.00	540,000.00	302,843.00
11,261,246.00	301,410,802.00	290,768,798.00	1,000,000.00	8,962,223.00
4,181,334.00	75,820,081.00	71,096,351.00	585,600.00	4,138,130.00*
942,717.00	36,335,749.00	27,550,861.00	1,150,000.00	7,634,888.00*
53,120,767.00	1,070,105,557.00	1,012,763,020.00	-----	57,342,836.00
954,841.00	19,291,014.00	18,197,966.00	700,000.00	393,048.00
19,041,981.00	416,144,554.00	393,559,758.00	-----	22,584,796.00
3,257,277.00	50,761,942.00	44,980,788.00	1,000,000.00	4,781,154.00

TABLE No. VII

LIFE COMPANIES

LIFE INSURANCE COMPANIES 1946	Total Income	Total Disburse- ments	Net Premiums Received
Protective Life.....	\$ 7,769,387.00	\$ 5,000,472.00	\$ 4,914,132.00
Provident Life and Accident.....	22,965,898.00	17,709,634.00	5,101,462.00
Provident Mutual Life.....	78,934,964.00	46,185,632.00	40,528,612.00
Prudential Ins. Co. of America.....	1,174,772,402.00	717,678,337.00	866,046,271.00
Pyramid Life.....	503,308.00	354,683.00	403,632.00
Quaker City Life.....	2,907,595.00	2,587,607.00	2,840,542.00
Reliance Life.....	38,917,820.00	20,286,273.00	25,713,782.00
Reserve Life.....	1,179,367.00	924,378.00	1,053,763.00
Reserve Loan Life.....	4,649,577.00	3,137,184.00	3,174,754.00
Security Life and Trust.....	4,374,102.00	2,307,929.00	3,333,863.00
Security Mutual Life.....	9,284,079.00	5,204,076.00	6,145,774.00
Shenandoah Life.....	7,517,080.00	4,722,568.00	6,098,203.00
Southern—Dixie Life.....	2,464,746.00	1,618,512.00	2,350,203.00
State Capital Life.....	1,577,747.00	1,052,046.00	1,353,908.00
State Farm Life.....	7,537,179.00	3,500,597.00	5,751,172.00
State Life.....	9,293,180.00	6,455,740.00	5,865,670.00
State Mutual Life Assurance.....	44,562,426.00	24,562,174.00	26,189,920.00
Sun Life Assurance Co. of Canada.....	87,093,492.00	51,476,002.00	50,618,253.00
Travelers.....	204,237,811.00	137,639,813.00	130,441,889.00
Union Central Life.....	75,849,483.00	50,011,581.00	41,197,219.00
United Benefit Life.....	27,499,903.00	14,943,137.00	17,675,049.00
United Life and Accident.....	3,071,038.00	1,756,197.00	2,171,295.00
Volunteer State Life.....	5,875,116.00	3,758,401.00	3,570,759.00
Washington National.....	28,274,483.00	23,303,422.00	10,662,428.00
Winston Mutual Life.....	586,623.00	388,464.00	537,406.00
World.....	5,681,549.00	4,292,174.00	329,821.00
Totals.....	\$7,455,715,462.00	\$4,447,113,913.00	\$4,882,368,877.00

* Includes Accident & Health Business in this Table

—Continued

(1946—CONTINUED)

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 1,989,957.00	\$ 26,243,266.00	\$ 23,645,997.00	\$ 1,000,000.00	\$ 1,597,270.00
1,916,386.00	37,251,678.00	25,471,921.00	4,200,000.00	7,579,757.00*
26,870,694.00	544,618,382.00	510,693,629.00	-----*	33,924,753.00
448,636,249.00	6,829,542,249.00	6,743,787,872.00	-----	85,754,377.00*
134,527.00	1,865,708.00	1,655,276.00	100,000.00	110,433.00
416,943.00	2,247,294.00	1,414,282.00	300,000.00	533,012.00
10,941,261.00	222,083,911.00	210,639,289.00	1,500,000.00	9,944,622.00*
151,953.00	821,036.00	415,866.00	250,000.00	155,170.00
1,287,875.00	18,235,432.00	16,960,432.00	250,000.00	1,025,000.00*
799,780.00	16,477,260.00	15,152,517.00	500,000.00	824,734.00
2,146,845.00	42,973,919.00	40,736,700.00	-----	2,237,219.00*
3,049,145.00	20,711,356.00	18,179,938.00	500,000.00	2,031,419.00
409,135.00	3,568,717.00	2,530,205.00	156,000.00	882,512.00
129,483.00	2,389,405.00	1,996,737.00	250,000.00	142,668.00
1,072,294.00	19,539,687.00	16,592,940.00	300,000.00	2,646,747.00
4,133,249.00	66,605,282.00	65,349,720.00	-----	1,255,561.00
14,562,911.00	290,843,867.00	276,380,187.00	-----	14,463,680.00*
33,534,056.00	520,415,652.00	520,165,652.00	250,000.00	-----
92,789,180.00	1,589,220,051.00	1,422,782,160.00	20,000,000.00	146,437,891.00*
29,661,460.00	559,604,394.00	536,456,600.00	2,500,000.00	20,647,794.00
2,310,259.00	66,923,791.00	62,409,687.00	1,000,000.00	3,514,104.00*
849,600.00	19,126,107.00	17,065,477.00	400,000.00	1,660,630.00*
1,886,272.00	36,890,160.00	34,729,976.00	750,000.00	1,410,184.00
1,612,114.00	79,069,698.00	65,366,059.00	5,000,000.00	8,703,639.00*
110,320.00	1,066,616.00	860,749.00	-----	205,867.00
227,621.00	3,945,124.00	3,390,585.00	-----	554,539.00*
\$ 2,622,893,541.00	\$ 44,103,697,444.00	\$ 41,559,911,626.00	\$ 116,999,100.00	\$ 2,426,719,535.00

TABLE

SHOWING LIFE INSURANCE WRITTEN, PREMIUMS RECEIVED, INSURANCE
NORTH CAROLINA COMPANIES

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Durham Life.....	8,617	\$ 11,894,005.00	\$ 1,165,276.00
Home Security Life.....	4,006	5,521,500.00	492,207.00
Imperial Life.....	4,194	5,676,252.00	746,891.00
Independence Mutual Life.....	653	266,650.00	7,497.00
Jefferson Standard Life.....	10,648	30,603,319.00	6,389,521.00
North Carolina Mutual Life.....	2,148	2,030,997.00	420,676.00
Occidental Life.....	3,028	8,063,575.00	1,041,519.00
Pilot Life.....	8,023	18,514,386.00	2,923,873.00
Pyramid Life.....	693	904,105.00	83,644.00
Security Life and Trust.....	14,433	33,729,829.00	2,584,815.00
Southern—Dixie Life.....	2,613	2,049,000.00	98,895.00
State Capital Life.....	34,172	11,421,130.00	360,779.00
Winston Mutual Life.....	491	344,929.00	35,442.00
Totals.....	93,719	\$131,019,677.00	\$ 16,353,035.00

NORTH CAROLINA COMPANIES

Durham Life.....	76,629	23,218,794.00	3,281,995.00
Home Security Life.....	78,905	24,492,385.00	2,898,789.00
Imperial Life.....	58,245	15,115,031.00	2,488,604.00
Independence Mutual Life.....	1,013	101,300.00	443.00
North Carolina Mutual Life.....	55,137	7,987,380.00	1,258,638.00
Pilot Life.....	101,339	43,940,319.00	3,625,073.00
Southern—Dixie Life.....	84,180	26,567,709.00	2,251,308.00
State Capital Life.....	28,194	16,718,083.00	1,021,435.00
Winston Mutual Life.....	14,345	2,833,660.00	501,964.00
Totals.....	497,987	\$160,974,610.00	\$ 17,328,249.00

COMPANIES OF OTHER STATES

Acacia Mutual Life.....	672	\$ 2,841,567.00	\$ 478,848.00
Aetna Life.....	1,214	3,045,460.00	802,746.00
American National.....	801	1,394,138.00	106,465.00
Atlantic Life.....	1,311	3,921,219.00	679,697.00
Bankers Life.....	6	8,000.00	127,679.00
Bankers Security Life.....			
Columbian National Life.....	236	1,203,406.00	125,004.00
Connecticut General Life.....	181	1,052,732.00	227,443.00
Connecticut Mutual Life.....	834	3,560,964.00	697,226.00
Continental Assurance.....	31	82,229.00	13,598.00
Continental Life.....	4,770	7,274,024.00	619,423.00
Credit Life.....	125,519	5,322,662.00	35,092.00
Equitable Life Assurance Society.....	2,015	8,669,557.00	2,658,551.00
Expressmen's Mutual Life.....	269	371,193.00	21,210.00
Farm Bureau Life.....	1,239	2,965,531.00	215,638.00
Federal Life.....	180	296,700.00	62,308.00
Fidelity Mutual Life.....	112	736,052.00	364,810.00
Franklin Life.....	176	629,477.00	35,618.00
General American Life.....	2	2,800.00	49,553.00
Great Northern Life.....	125	191,713.00	21,060.00
Guardian Life.....	90	222,166.00	119,890.00
Home Life.....	141	1,200,351.00	244,208.00
John Hancock Mutual Life.....	472	1,556,474.00	285,112.00
Kansas City Life.....	46	106,400.00	50,663.00
Liberty Life.....	9,172	6,516,905.00	240,865.00

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No. VIII

TERMINATED, LOSSES INCURRED AND INSURANCE IN FORCE DECEMBER 31, 1946

—ORDINARY LIFE—1946

Insurance Terminated		Losses Incurred	In Force December 31, 1946	
Number of Policies	Amount		Number of Policies	Amount
1,934	\$ 2,627,798.00	\$ 155,957.00	32,162	\$ 37,323,977.00
898	1,161,689.00	64,820.00	14,871	15,700,442.00
1,710	2,105,751.00	66,197.00	21,237	24,495,904.00
1	500.00	500.00	652	266,150.00
2,466	5,852,204.00	1,181,263.00	87,239.	200,219,075.00
812	643,580.00	50,958.00	14,209	10,018,682.00
921	1,857,145.00	124,553.00	13,502	29,298,020.00
3,566	6,358,323.00	771,472.00	51,256	98,320,182.00
472	370,331.00	47,000.00	2,280	3,496,942.00
7,156	12,782,137.00	331,670.00	48,694	93,852,323.00
326	224,250.00	13,509.00	5,172	3,437,250.00
22,533	5,138,434.00	7,500.00	24,647	15,427,619.00
339	233,281.00	3,704.00	1,134	713,429.00
43,134	\$ 39,355,423.00	\$ 2,819,094.00	317,055	\$ 532,569,995.00

—INDUSTRIAL LIFE

58,218	\$ 16,338,560.00	\$ 512,340.00	412,099	\$ 85,221,007.00
54,642	14,075,767.00	322,592.00	342,300	80,879,734.00
32,251	4,113,214.00	240,537.00	254,313	65,562,397.00
1	100.00	50.00	1,012	101,200.00
35,009	5,758,315.00	72,322.00	135,794	18,207,413.00
70,109	28,547,893.00	559,049.00	391,935	114,346,752.00
66,907	19,680,878.00	372,659.00	235,923	49,713,792.00
18,766	10,926,920.00	110,833.00	63,639	28,847,438.00
12,768	2,286,537.00	64,489.00	49,269	7,901,978.00
348,671	\$ 102,728,184.00	\$ 2,254,871.00	1,886,284	\$ 450,781,711.00

—ORDINARY LIFE

316	\$ 1,640,552.00	\$ 196,908.00	7,344	\$ 20,059,298.00
751	1,620,321.00	542,021.00	10,873	26,858,873.00
291	389,796.00	17,267.00	2,944	4,202,883.00
586	1,119,590.00	209,982.00	10,230	24,299,951.00
36	122,356.00	83,053.00	1,579	4,795,462.00
3,312	727,016.00			
214	1,024,400.00	53,989.00	2,155	4,993,222.00
121	313,242.00	72,958.00	1,860	7,757,820.00
54	289,639.00	88,482.00	6,120	19,988,559.00
8	10,000.00		117	406,388.00
974	1,318,607.00	43,605.00	13,368	17,417,387.00
17,938	1,482,645.00	5,259.00	125,444	4,970,360.00
644	2,130,534.00	988,515.00	24,521	72,615,172.00
44	54,592.00	4,500.00	795	929,247.00
391	675,791.00	4,412.00	4,823	8,110,759.00
116	163,351.00	6,500.00	1,544	1,887,740.00
72	116,566.00	75,740.00	2,541	10,016,343.00
29	86,216.00	11,787.00	340	1,088,779.00
48	100,003.00	43,813.00	1,324	2,478,690.00
74	77,740.00	2,401.00	463	570,602.00
127	352,751.00	95,500.00	1,332	4,418,043.00
42,	198,952.00	57,819.00	1,250	7,076,348.00
162	493,057.00	33,703.00	2,088	7,074,519.00
35	75,790.00	21,159.00	984	1,780,262.00
9,281	3,939,369.00	47,162.00	11,669	13,262,723.00

TABLE No. VIII

COMPANIES OF OTHER STATES

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Life and Casualty	5,275	9,944,033.00	807,113.00
Life Insurance Co. of Virginia	6,364	19,096,584.00	1,447,346.00
Lincoln National	1,803	7,963,051.00	262,847.00
Maryland Life	99	156,524.00	68,313.00
Massachusetts Mutual Life	406	1,904,898.00	596,257.00
Metropolitan Life	6,374	17,507,613.00	4,153,856.00
Midland Mutual Life	108	339,574.00	97,110.00
Minnesota Mutual Life	800	3,556,596.00	422,764.00
Mutual Benefit Life	309	2,035,847.00	1,046,845.00
Mutual Life	1,038	5,681,796.00	1,814,371.00
National Life	630	2,460,584.00	554,448.00
New England Mutual Life	312	1,764,068.00	652,407.00
New York Life	2,211	7,386,294.00	2,987,386.00
Northwestern Mutual Life	960	7,399,744.00	1,529,220.00
North American Accident	4	4,540.00	1,645.00
Ohio State Life	206	320,036.00	78,752.00
Old Republic Credit Life	2,443	422,749.00	4,290.00
Pacific Mutual Life	19	113,976.00	172,461.00
Pan-American Life	81	186,458.00	70,464.00
Paul Revere Life	606	1,511,564.00	161,422.00
Penn Mutual Life	138	517,973.00	386,441.00
Philadelphia Life	98	338,138.00	116,249.00
Phoenix Mutual Life	644	3,319,564.00	734,663.00
Protective Life	355	1,125,896.00	163,291.00
Provident Life and Accident	1,671	2,823,451.00	427,681.00
Provident Mutual Life	481	2,648,608.00	591,160.00
Prudential Ins. Co. of America	2,684	6,159,305.00	1,867,604.00
Reliance Life	602	2,461,285.00	576,410.00
Reserve Loan Life	144	315,768.00	121,769.00
Security Mutual Life	29	84,232.00	24,317.00
Shenandoah Life	699	2,343,394.00	458,583.00
State Farm Life	73	153,909.00	11,515.00
State Life	116	204,728.00	66,811.00
State Mutual Life Assur.	222	765,006.00	232,312.00
Sun Life Assurance	247	979,339.00	403,977.00
Travelers	1,044	2,217,611.00	471,052.00
† Union Central Life	470	2,311,749.00	463,280.00
United Benefit Life	1,761	3,736,299.00	227,507.00
United Life and Accident	181	818,035.00	122,003.00
Volunteer State Life	353	949,796.00	236,899.00
Washington National	23	28,573.00	7,388.00
World	117	177,100.00	7,109.00
Industrial Life & Health	1	1,009.00	294.00
Totals	191,815	\$177,403,009.00	\$ 32,808,336.00

COMPANIES OF OTHER STATES

American National	3,262	\$ 1,406,214.00	\$ 146,779.00
Continental Life	32,185	11,802,407.00	1,705,544.00
John Hancock Mutual Life	301	73,943.00	9,337.00
Liberty Life	14,731	9,127,055.00	163,243.00
Life and Casualty	44,347	14,624,200.00	2,299,329.00
Life Ins. Co. of Virginia	21,064	15,751,749.00	2,678,293.00
Metropolitan Life	19,238	7,942,652.00	3,586,931.00
Prudential Ins. Co. of America	1,563	539,170.00	265,635.00
Washington National			224.00
Industrial Life & Health	2,040	366,565.00	3,334.00
Totals	138,731	\$ 61,633,955.00	\$ 10,858,649.00

—Minus

† Includes transfers from other States

Continued

ORDINARY LIFE—CONTINUED

Insurance Terminated		Losses Incurred	In Force December 31, 1946	
Number of Policies	Amount		Number of Policies	Amount
1,555	\$ 2,666,731.00	\$ 114,210.00	17,385	\$ 26,378,998.00
1,165	3,133,190.00	408,920.00	35,188	63,130,125.00
519	2,041,518.00	50,642.00	8,681	31,774,366.00
79	105,561.00	57,500.00	1,956	2,744,646.00
122	606,683.00	270,115.00	6,182	20,282,246.00
1,187	2,762,145.00	1,169,034.00	79,930	154,101,437.00
21	56,533.00	19,889.00	1,037	2,870,602.00
292	1,250,778.00	163,826.00	4,077	12,373,356.00
285	768,683.00	410,017.00	10,977	36,842,306.00
541	1,429,239.00	798,835.00	20,986	58,310,134.00
164	439,505.00	163,800.00	6,393	18,580,211.00
271	843,341.00	188,858.00	4,907	18,524,135.00
1,047	2,649,762.00	1,206,153.00	39,141	92,008,997.00
205	990,343.00	590,622.00	10,084	47,886,728.00
5	6,000.00	-----	58	95,362.00
57	95,033.00	6,000.00	2,303	3,024,055.00
3,274	456,427.00	2,635.00	2,245	407,998.00
74	232,773.00	101,198.00	2,491	6,871,397.00
102	204,375.00	52,043.00	1,984	3,414,351.00
124	271,765.00	27,298.00	3,047	5,493,268.00
188	608,185.00	199,633.00	5,250	14,456,272.00
76	193,951.00	82,886.00	2,336	4,695,093.00
160	572,971.00	320,055.00	6,282	20,796,657.00
87	183,701.00	15,493.00	1,871	4,614,860.00
1,024	1,158,633.00	53,729.00	6,492	13,098,929.00
322	1,087,278.00	86,989.00	4,617	17,746,827.00
287	3,509,919.00	874,291.00	29,808	63,660,689.00
135	428,707.00	117,615.00	6,376	17,318,030.00
26	122,979.00	38,705.00	2,809	4,271,783.00
31	68,691.00	5,002.00	536	951,641.00
238	653,784.00	45,123.00	6,493	14,527,628.00
14	32,659.00	1,444.00	239	402,048.00
75	84,809.00	27,354.00	1,458	2,350,321.00
162	490,436.00	139,247.00	2,739	7,904,285.00
256	1,011,064.00	394,011.00	3,519	12,247,353.00
539	1,316,024.00	512,284.00	5,968	19,384,334.00
368	1,227,555.00	261,125.00	5,129	16,049,762.00
404	801,438.00	14,000.00	4,059	8,133,100.00
74	173,270.00	50,839.00	2,005	4,545,010.00
101	268,636.00	73,915.00	3,288	7,649,325.00
		2,500.00	157	221,242.00
29	48,000.00	-----	151	237,600.00
		-----	1	1,000.00
51,323	\$ 53,510,633.00	\$ 11,824,370.00	596,343	\$ 1,127,437,937.00

—INDUSTRIAL LIFE

2,123	\$ 781,972.00	\$ 28,619.00	26,425	\$ 6,248,751.00
19,850	6,722,757.00	120,287.00	171,810	48,407,748.00
159	43,886.00	3,357.00	947	249,595.00
3,403	2,335,139.00	22,992.00	15,825	8,147,741.00
37,827	8,058,980.00	331,770.00	202,777	63,179,268.00
14,573	7,356,430.00	452,628.00	270,735	92,683,730.00
13,674	3,229,197.00	833,472.00	422,516	97,920,707.00
875	292,856.00	83,907.00	25,110	7,364,139.00
		-----	30	6,206.00
213	9,645.00	166.00	1,827	376,210.00
92,697	\$ 28,830,862.00	\$ 1,877,198.00	1,138,002	\$ 324,584,095.00

TABLE No. VIII

GROUP INSURANCE

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Aetna Life.....	13	\$ 13,550,763.00	\$ 292,435.00
Bankers Life.....			7,444.00
Bankers Security Life.....		1,469,289.00	13,787.00
Columbian National Life.....		14,000.00	588.00
Connecticut General Life.....		8,251,620.00	134,524.00
Continental Assurance.....	1	314,258.00	3,159.00
Equitable Life Assurance Society.....	4	42,869,553.00	1,190,191.00
Farm Bureau Life.....	1	362,000.00	5,817.00
General American Life.....		1,244,262.00	15,985.00
John Hancock Mutual Life.....	2	1,536,175.00	31,945.00
Liberty Life.....		179,791.00	3,329.00
Life and Ins. Co. of Virginia.....	3	631,820.00	9,334.00
Lincoln National Life.....		197,000.00	2,880.00
Metropolitan Life.....	20	42,812,190.00	643,263.00
Minnesota Mutual Life.....	4	682,310.00	33,897.00
North Carolina Mutual Life.....		177,200.00	10,563.00
Paul Revere Life.....		531,500.00	2,586.00
Pilot Life.....	15	6,254,225.00	820,150.00
Protective Life.....	5	1,317,677.00	39,664.00
Provident Life and Accident.....	27	18,171,660.00	254,027.00
Prudential Ins. Co. of America.....	3	13,972,133.00	556,883.00
Pyramid Life.....	36,324	10,516,117.00	118,438.00
Security Life and Trust.....	3	2,933,200.00	92,494.00
Sun Life Assurance.....		609,658.00	18,336.00
Travelers.....	6	25,317,798.00	303,788.00
Washington National.....	3	96,750.00	2,810.00
Totals.....	36,434	\$194,012,949.00	\$ 4,608,317.00

RECAPIT

Ordinary Business—North Carolina Companies.....	93,719	\$131,019,677.00	\$ 16,353,035.00
Ordinary Business—Companies of other States.....	191,815	177,409,009.00	32,808,336.00
Totals.....	285,534	\$308,428,686.00	\$ 49,161,371.00
Industrial Business—North Carolina Companies.....	497,987	\$160,974,610.00	\$ 17,328,249.00
Industrial Business—Companies of other States.....	138,731	61,633,955.00	10,858,649.00
Totals.....	636,718	\$222,608,565.00	\$ 28,186,898.00
Group Business.....	36,434	\$194,012,949.00	\$ 4,608,317.00
GRAND TOTALS (INCLUDING ORDINARY, INDUSTRIAL AND GROUP BUSINESS)	958,686	\$725,050,200.00	\$ 81,956,586.00
Liberty Mutual.....	26,501	\$ 231,925.00	\$ 402,213.00

—Continued

—ALL STATES

Insurance Terminated		Losses Incurred	In Force December 31, 1946	
Number of Policies	Amount		Number of Policies	Amount
4	\$ 16,207,155.00	\$ 179,461.00	103	\$ 27,100,780.00
-----	19,471.00	5,000.00	-----	872,480.00
-----	841,628.00	7,548.00	2	870,424.00
-----	8,000.00	-----	-----	54,000.00
1	3,491,120.00	122,100.00	21	17,670,070.00
-----	12,143.00	250.00	1	322,115.00
3	20,532,433.00	441,257.00	54	94,024,761.00
-----	208,500.00	500.00	5	602,500.00
-----	1,111,100.00	15,400.00	13	1,497,804.00
1	700,210.00	13,476.00	8	2,878,829.00
-----	133,652.00	1,250.00	3	318,083.00
2	390,645.00	1,000.00	5	1,079,500.00
-----	33,000.00	-----	3	229,000.00
-----	24,008,222.00	373,384.00	90	68,247,018.00
-----	217,250.00	13,500.00	11	2,617,060.00
-----	148,966.00	2,000.00	-----	976,807.00
-----	48,000.00	-----	-----	483,500.00
16	560,700.00	100,963.00	155	26,120,900.00
4	571,800.00	16,548.00	45	5,328,612.00
16	2,280,296.00	101,996.00	121	44,086,935.00
3	5,647,675.00	138,863.00	38	26,197,938.00
27,212	6,454,084.00	27,523.00	23,006	9,554,246.00
-----	1,760,225.00	52,500.00	23	6,783,200.00
-----	537,837.00	9,000.00	6	1,377,338.00
5	21,066,893.00	190,281.00	90	43,346,938.00
4	98,000.00	753.00	2	186,000.00
27,271	\$ 107,089,005.00	\$ 1,814,553.00	23,805	\$ 382,826,838.00

ULATION

43,134	\$ 39,355,423.00	\$ 2,819,094.00	317,055	\$ 532,569,995.00
51,323	53,510,633.00	11,824,370.00	596,343	1,127,437,937.00
94,457	\$ 92,866,056.00	\$ 14,643,464.00	913,398	\$ 1,660,007,932.00
348,671	\$ 102,728,184.00	\$ 2,254,871.00	1,886,284	\$ 450,781,711.00
92,697	28,830,862.00	1,877,198.00	1,138,002	324,584,095.00
441,368	\$ 131,559,046.00	\$ 4,132,069.00	3,024,286	\$ 775,365,806.00
27,271	\$ 107,089,005.00	\$ 1,814,553.00	23,805	\$ 382,826,838.00
563,096	\$ 331,514,107.00	\$ 20,590,086.00	3,961,489	\$ 2,818,200,576.00
12,520	\$ 528,657.00	\$ 119,523.00	49,541	\$ 2,501,852.00

STATISTICAL TABLES

RELATING TO ACCIDENT, CASUALTY, FIDELITY AND
SURETY COMPANIES

TABLE

SHOWING THE TOTAL INCOME, DISBURSEMENTS, NET PREMIUMS RECEIVED, NET LOSSES PAID,
FIDELITY AND CASUALTY COMPANIES (LICENSED TO DO BUSINESS IN

MISCELLANEOUS COMPANIES 1947	Total Income	Total Disburse- ments	Net Premiums Received
Accident and Casualty.....	\$ 7,978,503.00	\$ 6,021,711.00	\$ 6,321,463.00
Etna Casualty and Surety.....	75,016,991.00	61,812,291.00	71,036,060.00
* Etna Life (Accident Dept.).....	51,827,115.00	43,187,277.00	49,553,630.00
Allstate Ins.....	20,570,468.00	14,567,612.00	19,907,831.00
American Automobile.....	38,976,199.00	33,070,926.00	37,269,604.00
American Bonding Co. of Baltimore.....	1,087,098.00	996,965.00	-----
American Casualty Co. of Reading, Pa.....	15,636,698.00	13,983,269.00	14,570,752.00
American Credit Indemnity.....	3,572,918.00	2,196,540.00	3,169,916.00
American Employers'.....	16,408,422.00	14,168,796.00	15,733,750.00
American Fidelity and Casualty.....	10,102,854.00	8,244,409.00	9,382,302.00
American Fire and Casualty.....	2,372,062.00	1,574,694.00	1,783,714.00
American Guarantee and Liability.....	2,318,686.00	1,741,477.00	2,200,856.00
American Indemnity.....	3,191,963.00	3,004,830.00	2,920,306.00
American Motorists.....	13,733,231.00	11,509,674.00	13,524,876.00
American Mutual Liability.....	50,915,122.00	42,556,662.00	48,819,921.00
American Policyholders.....	1,912,318.00	1,373,820.00	1,740,253.00
American Surety Co. of N. Y.....	20,373,265.00	16,103,319.00	18,105,894.00
Arex Indemnity.....	775,878.00	640,365.00	709,407.00
Associated Indemnity Corpo.....	13,219,518.00	10,901,965.00	12,412,712.00
Bankers Indemnity.....	13,267,202.00	9,742,345.00	11,224,914.00
Bituminous Casualty.....	12,755,710.00	9,902,544.00	12,397,217.00
Carolina Casualty.....	869,934.00	755,866.00	818,599.00
Car and General Ins. Co., Ltd.....	4,915,898.00	4,279,205.00	4,027,547.00
Central Surety and Ins. Corpo.....	12,261,034.00	10,438,614.00	11,845,904.00
Century Indemnity.....	21,604,061.00	19,010,220.00	21,022,186.00
Coal Operators Casualty.....	6,526,604.00	4,976,260.00	6,372,085.00
Colonial Life and Accident.....	726,804.00	583,035.00	712,669.00
Columbia Casualty.....	7,148,885.00	5,555,448.00	6,788,072.00
Combined Insurance Co. of America.....	1,942,975.00	502,792.00	114,418.00
Combined Mutual Casualty.....	3,581,442.00	5,241,766.00	3,462,989.00
Commerical Casualty.....	20,062,802.00	14,261,332.00	17,660,422.00
Commercial Standard.....	4,779,093.00	4,763,916.00	4,469,731.00
Connecticut Indemnity.....	3,972,367.00	3,400,895.00	3,741,172.00
Continental Casualty.....	70,059,112.00	58,225,296.00	64,077,953.00
Eagle Indemnity.....	5,382,235.00	7,960,611.00	5,073,025.00
Employers Mutual Casualty.....	12,063,094.00	9,755,395.00	11,836,138.00
Employers' Reinsurance Corpo.....	20,596,901.00	16,108,530.00	19,275,964.00
Employers' Liability Assur. Corpo., Ltd.....	43,858,730.00	37,776,968.00	41,761,451.00
Employers Mutual Liability.....	53,046,504.00	40,480,900.00	51,041,784.00
Excess Ins. Co. of America.....	2,676,158.00	1,726,793.00	2,404,022.00
Factory Mutual Liability Ins. Co. of Amer.....	5,084,668.00	3,845,657.00	4,694,185.00
Farm Bureau Mutual Auto.....	28,635,461.00	23,076,973.00	27,533,186.00
Fidelity and Casualty.....	55,634,799.00	42,498,314.00	50,705,282.00
Fidelity and Deposit.....	15,844,982.00	14,067,006.00	14,127,895.00
Firemens Fund Indemnity.....	30,653,985.00	15,693,391.00	16,322,557.00
General Accident Fire and Life Assur. Corpo.....	36,544,144.00	30,058,012.00	34,666,229.00
General Casualty Co. of Amer.....	11,828,932.00	8,890,950.00	11,400,888.00
General Reinsurance Corpo.....	16,276,538.00	11,910,269.00	13,511,401.00
Glen Falls Indemnity.....	16,429,193.00	12,092,407.00	14,111,748.00
Globe Indemnity.....	34,561,572.00	28,974,264.00	32,979,602.00
Great American Indemnity.....	23,007,397.00	17,741,566.00	21,901,043.00
Hardware Indemnity Ins. Co. of Minn.....	2,600,431.00	2,577,727.00	2,512,262.00
Hardware Mutual Casualty.....	28,348,307.00	24,044,885.00	27,667,734.00
Hartford Accident and Indemnity.....	93,457,175.00	72,574,814.00	90,454,773.00
Hartford, Live Stock.....	1,562,488.00	1,285,143.00	1,450,469.00
Hartford Steam Boiler Inspection and Ins.....	13,558,077.00	11,144,031.00	12,083,736.00
Harleysville Mutual Casualty.....	4,186,126.00	3,189,993.00	4,002,880.00
Home Indemnity.....	16,901,762.00	10,640,701.00	12,046,615.00
Indemnity Ins. Co. of North America.....	43,254,226.00	30,281,721.00	39,892,921.00
Iowa Mutual Liability.....	7,562,892.00	6,228,198.00	7,457,691.00

—Minus

* Includes Life Business

No. IX

TOTAL ADMITTED ASSETS, TOTAL LIABILITIES, CAPITAL STOCK, SURPLUS AND RESERVES OF THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1947

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves	Capital Stock	Net Surplus
\$ 2,497,576.00	\$ 9,187,109.00	\$ 6,369,951.00	\$ 327,159.00	\$ 850,000.00	\$ 1,650,000.00
25,380,848.00	132,457,556.00	92,120,479.00	5,050,000.00	6,000,000.00	29,287,076.00
31,706,366.00	1,363,711,051.00	1,257,035,213.00	39,300,000.00	15,000,000.00	52,375,839.00
6,842,831.00	28,065,911.00	18,643,346.00	-----	1,500,000.00	7,922,565.00
15,059,210.00	53,921,202.00	35,824,375.00	-----	2,000,000.00	16,096,828.00
-----	2,791,037.00	389,426.00	55,000.00	1,000,000.00	1,346,611.00
6,538,710.00	15,712,386.00	12,262,227.00	-----	1,500,000.00	1,950,160.00
151,358.00	11,906,274.00	3,495,166.00	1,123,679.00	1,500,000.00	5,787,428.00
6,504,294.00	28,075,124.00	20,011,907.00	3,563,217.00	1,000,000.00	3,500,000.00
4,873,231.00	7,500,179.00	4,428,227.00	150,000.00	900,000.00	2,021,952.00
708,360.00	3,490,087.00	2,974,972.00	-----	265,000.00	250,115.00
760,647.00	5,897,455.00	3,220,621.00	-----	1,250,000.00	1,426,834.00
1,235,529.00	5,673,277.00	3,295,314.00	377,963.00	1,000,000.00	1,000,000.00
5,676,727.00	17,693,293.00	15,193,293.00	-----	1,000,000.00	1,500,000.00
23,352,433.00	82,209,527.00	65,837,285.00	4,000,000.00	1,000,000.00	11,372,243.00
950,294.00	3,349,933.00	2,524,933.00	25,000.00	500,000.00	300,000.00
4,664,657.00	42,256,321.00	23,401,722.00	273,090.00	7,500,000.00	11,081,509.00
279,244.00	1,528,140.00	826,238.00	-----	451,770.00	250,132.00
5,747,744.00	18,089,089.00	12,245,246.00	-----	1,000,000.00	4,843,843.00
4,118,245.00	16,435,067.00	11,854,398.00	580,669.00	1,000,000.00	3,000,000.00
5,243,815.00	19,812,772.00	16,574,538.00	1,238,234.00	1,000,000.00	1,000,000.00
302,561.00	738,476.00	412,481.00	-----	250,000.00	75,994.00
1,934,670.00	6,461,334.00	4,385,722.00	-----	750,000.00	1,325,612.00
5,234,384.00	16,233,637.00	11,757,871.00	-----	1,000,000.00	3,475,766.00
8,555,540.00	29,205,766.00	22,594,281.00	-----	1,000,000.00	5,611,486.00
2,592,661.00	7,150,018.00	6,295,931.00	-----	500,000.00	354,087.00
227,529.00	825,814.00	317,455.00	-----	105,980.00	410,661.00
2,336,023.00	13,718,157.00	10,141,417.00	-----	1,000,000.00	2,576,740.00
2,363.00	2,198,268.00	1,713,017.00	-----	200,000.00	285,251.00
1,162,433.00	-----	-----	-----	-----	-----
6,586,009.00	23,613,476.00	19,143,257.00	-----	1,000,000.00	3,470,220.00
2,336,814.00	5,676,072.00	4,278,017.00	30,000.00	775,000.00	593,055.00
1,425,273.00	6,134,597.00	4,383,300.00	-----	500,000.00	1,251,297.00
25,584,954.00	89,483,669.00	58,701,993.00	6,950,000.00	6,000,000.00	17,831,676.00
4,954,959.00	11,738,049.00	6,834,889.00	2,403,160.00	1,000,000.00	1,500,000.00
4,809,264.00	13,266,824.00	11,123,912.00	300,000.00	-----	1,842,913.00
6,237,287.00	35,622,804.00	23,700,013.00	1,922,791.00	2,000,000.00	8,000,000.00
18,189,969.00	71,330,082.00	54,939,260.00	3,890,822.00	200,000.00	12,300,000.00
20,286,693.00	69,737,547.00	57,432,388.00	2,250,000.00	1,700,000.00	8,355,159.00
635,667.00	7,114,641.00	4,914,641.00	200,000.00	1,000,000.00	1,000,000.00
1,216,713.00	19,067,111.00	5,972,936.00	2,100,000.00	250,000.00	10,744,174.00
12,640,434.00	29,162,049.00	21,238,692.00	4,423,358.00	-----	3,500,000.00
18,387,593.00	97,718,304.00	64,369,692.00	-----	2,250,000.00	31,098,612.00
2,817,540.00	41,040,648.00	20,011,479.00	2,540,000.00	2,400,000.00	16,089,169.00
5,851,555.00	39,206,196.00	29,043,084.00	-----	1,400,000.00	8,863,112.00
13,450,235.00	62,359,894.00	39,861,568.00	7,048,326.00	1,050,000.00	14,400,000.00
3,400,889.00	17,474,932.00	12,671,327.00	-----	1,200,000.00	3,603,605.00
5,578,401.00	45,397,751.00	28,688,937.00	1,708,814.00	5,000,000.00	10,000,000.00
5,526,444.00	28,033,096.00	19,631,986.00	348,843.00	1,000,000.00	7,052,266.00
12,259,709.00	64,893,053.00	42,770,247.00	9,622,806.00	2,500,000.00	10,000,000.00
7,355,310.00	36,587,578.00	25,125,782.00	-----	2,000,000.00	9,461,796.00
1,210,361.00	3,792,369.00	2,927,329.00	-----	400,000.00	465,040.00
10,811,766.00	32,242,978.00	26,500,690.00	1,200,000.00	1,600,000.00	2,942,288.00
33,581,621.00	157,453,789.00	112,109,195.00	10,344,594.00	5,000,000.00	30,000,000.00
761,996.00	3,092,206.00	1,272,028.00	-----	500,000.00	1,320,178.00
2,707,093.00	26,781,155.00	18,031,258.00	140,517.00	3,000,000.00	5,609,381.00
1,338,056.00	6,585,170.00	4,748,016.00	475,000.00	-----	1,362,155.00
4,521,199.00	21,903,475.00	14,662,882.00	150,000.00	1,250,000.00	5,840,953.00
11,722,832.00	80,131,983.00	58,115,390.00	7,016,592.00	2,500,000.00	12,500,000.00
2,988,968.00	7,924,463.00	6,414,356.00	-----	-----	1,510,106.00

TABLE No. IX

MISCELLANEOUS COMPANIES 1947	Total Income	Total Disburse- ments	Net Premiums Received
Keystone Mutual Casualty.....			
Lawyers Title Ins. Corpo.....	\$ 3,196,305.00	\$ 2,612,250.00	\$ 2,723,951.00
Liberty Mutual.....	107,248,960.00	87,240,935.00	102,714,455.00
London Guarantee and Accident Co., Ltd.,	16,435,920.00	12,542,447.00	15,211,797.00
Lumber Mutual Casualty Ins. Co. of N. Y.....	4,157,154.00	3,501,893.00	4,051,078.00
Lumbermen's Mutual Casualty.....	60,908,932.00	50,284,389.00	59,039,698.00
Manufacturers' Casualty.....	10,475,673.00	11,187,493.00	9,692,656.00
Maryland Casualty.....	52,381,151.00	41,939,276.00	49,847,740.00
Massachusetts Bonding and Ins.....	32,130,347.00	24,233,474.00	28,469,710.00
Massachusetts Protective Asso., Inc.,.....	11,048,199.00	8,615,729.00	9,775,968.00
Metropolitan Casualty.....	18,359,339.00	13,593,085.00	16,773,232.00
Mutual Benefit Health and Accident Asso.....	68,673,580.00	55,552,223.00	66,982,544.00
Mutual Boiler.....	4,078,002.00	3,208,053.00	3,897,100.00
National Accident and Health.....	2,035,029.00	1,899,724.00	2,030,954.00
National Casualty.....	10,827,844.00	9,335,180.00	10,309,695.00
National Grange Mutual Liability.....	4,551,294.00	3,079,123.00	4,288,561.00
National Surety Corpo.....	16,044,279.00	13,843,524.00	14,083,536.00
New Amsterdam Casualty.....	32,723,741.00	24,726,579.00	31,032,623.00
New York Casualty.....	9,489,683.00	5,830,956.00	8,722,305.00
North American Accident.....			
Ohio Casualty.....	20,336,165.00	15,633,006.00	19,880,799.00
Pacific Employers.....	18,681,621.00	15,442,393.00	18,040,645.00
Peerless Casualty.....	3,470,922.00	2,568,775.00	3,299,124.00
Penn. Threshermens & Farmers Mutual Casualty.....	8,873,099.00	6,391,884.00	8,569,653.00
Pennsylvania Casualty.....			
Phoenix Indemnity.....	10,099,401.00	7,921,067.00	9,712,162.00
Preferred Accident Ins. Co. of N. Y.....	16,752,463.00	14,998,156.00	10,605,384.00
Public Service Mutual.....	4,316,492.00	3,580,082.00	4,084,427.00
Royal Indemnity.....	32,210,244.00	26,956,167.00	30,443,090.00
St. Paul-Mercury Indemnity.....	21,505,245.00	14,833,221.00	20,110,051.00
Seaboard Surety.....	3,001,357.00	2,176,484.00	2,553,769.00
Security Mutual Casualty.....	4,068,544.00	3,465,571.00	3,757,389.00
Service Casualty.....	22,385.00	19,207.00	2,645.00
Shelby Mutual Casualty.....	4,923,635.00	3,961,620.00	4,824,708.00
Southern Fidelity Mutual.....	69,165.00	58,862.00	66,544.00
Standard Accident.....	33,455,914.00	27,277,281.00	31,227,408.00
State Automobile Mutual.....	10,694,702.00	9,023,451.00	10,388,882.00
State Farm Mutual Auto.....	77,651,597.00	62,715,183.00	75,982,014.00
Sun Indemnity.....	6,878,017.00	6,147,718.00	6,595,977.00
* Travelers (Accident Dept.).....	132,659,283.00	106,527,740.00	127,410,629.00
Travelers Indemnity.....	61,771,034.00	44,945,971.00	55,530,822.00
United States Casualty.....	16,677,288.00	12,832,762.00	15,872,139.00
United States Fidelity and Guaranty.....	75,708,296.00	58,936,738.00	72,121,856.00
United States Guarantee.....	9,612,896.00	7,199,195.00	8,808,709.00
United National Indemnity.....	4,072,915.00	2,593,423.00	3,463,738.00
Utica Mutual.....	16,346,453.00	12,572,824.00	15,937,485.00
Virginia Auto Mutual.....	935,258.00	805,909.00	917,891.00
Virginia Surety.....	1,165,751.00	986,113.00	1,121,379.00
Western National Indemnity.....	9,584,432.00	17,579,587.00	6,252,157.00
Yorkshire Indemnity Co. of N. Y.....	3,172,629.00	2,971,044.00	2,999,003.00
Zurich General Accident and Liability.....	32,407,961.00	28,122,020.00	30,686,425.00
Totals.....	\$2,263,910,605.00	\$1,816,681,142.00	\$2,109,730,104.00

* Includes Life Business
—Minus

—Continued

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves Stock	Capital	Net Surplus
16,401.00	\$ 4,422,781.00	\$ 2,362,573.00	\$ 691,611.00	\$ 1,500,000.00	\$ 560,208.00
45,621,306.00	176,560,948.00	144,316,448.00	11,943,111.00	1,250,000.00	19,051,389.00
5,323,801.00	25,186,536.00	18,333,944.00	202,788.00	900,000.00	5,749,804.00
1,562,894.00	5,605,700.00	4,662,553.00	60,000.00	550,000.00	333,146.00
23,059,218.00	78,119,376.00	67,619,376.00	-----	-----	10,500,000.00
4,569,335.00	18,351,275.00	13,247,708.00	32,641.00	1,000,000.00	4,070,926.00
17,861,649.00	89,067,254.00	63,335,722.00	3,216,200.00	5,565,533.00	16,949,800.00
10,090,848.00	44,956,675.00	31,605,884.00	850,791.00	2,500,000.00	10,000,000.00
4,437,214.00	26,197,146.00	11,938,612.00	1,998,660.00	2,000,000.00	10,259,874.00
6,114,641.00	22,338,808.00	17,537,253.00	-----	1,500,000.00	3,301,554.00
31,035,544.00	74,087,582.00	48,213,347.00	4,000,000.00	-----	21,874,235.00
513,924.00	4,493,139.00	2,376,060.00	125,000.00	-----	1,992,079.00
650,410.00	1,597,774.00	454,596.00	-----	300,000.00	843,178.00
4,557,265.00	11,122,075.00	6,501,779.00	1,120,296.00	1,500,000.00	2,000,000.00
1,296,308.00	6,896,791.00	4,816,361.00	280,430.00	300,000.00	1,500,000.00
37,633,009.00	39,765,011.00	18,091,679.00	-----	2,500,000.00	19,173,322.00
10,218,620.00	56,655,492.00	40,273,400.00	5,382,092.00	1,000,000.00	10,060,000.00
2,486,209.00	14,336,195.00	10,372,730.00	6,622.00	1,500,000.00	2,456,843.00
5,878,990.00	22,761,489.00	16,431,651.00	1,329,837.00	1,500,000.00	3,500,000.00
7,526,314.00	20,368,357.00	16,992,021.00	-----	1,350,000.00	2,026,336.00
817,615.00	5,638,801.00	3,353,586.00	35,215.00	1,000,000.00	1,250,000.00
3,035,540.00	13,393,922.00	9,800,734.00	-----	-----	3,593,189.00
3,489,545.00	14,751,815.00	10,866,315.00	308,527.00	2,000,000.00	1,576,973.00
6,203,320.00	15,697,527.00	12,344,005.00	-----	1,230,000.00	2,123,522.00
1,776,514.00	5,180,087.00	4,532,723.00	-----	300,000.00	347,364.00
11,297,367.00	58,878,105.00	40,576,773.00	8,301,332.00	2,500,000.00	7,500,000.00
5,887,374.00	34,535,606.00	24,964,244.00	-----	3,000,000.00	6,571,362.00
144,622.00	9,898,667.00	3,614,549.00	1,284,118.00	1,000,000.00	4,000,000.00
1,726,100.00	13,973,947.00	7,318,789.00	3,455,158.00	700,000.00	2,500,000.00
1,045.00	784,698.00	27,272.00	-----	375,000.00	382,426.00
1,865,307.00	5,738,283.00	4,683,074.00	-----	500,000.00	555,209.00
14,769.00	90,856.00	15,433.00	8,452.00	35,000.00	31,970.00
11,942,201.00	54,449,043.00	40,746,031.00	400,000.00	3,518,760.00	9,784,252.00
4,273,504.00	15,120,212.00	8,010,352.00	4,000,000.00	-----	3,109,860.00
35,453,202.00	77,590,085.00	55,612,036.00	6,000,000.00	250,000.00	15,728,049.00
3,217,583.00	10,687,186.00	7,639,874.00	-----	1,000,000.00	2,047,307.00
58,448,603.00	1,674,531,103.00	1,506,849,178.00	41,037,565.00	20,000,000.00	106,644,360.00
21,422,714.00	73,387,847.00	52,788,513.00	-----	3,000,000.00	17,599,334.00
6,078,128.00	25,109,486.00	18,760,160.00	1,349,327.00	1,000,000.00	4,000,000.00
26,003,112.00	126,066,426.00	90,899,565.00	3,773,589.00	10,000,000.00	21,393,272.00
2,487,032.00	29,008,071.00	14,163,589.00	2,855,194.00	2,000,000.00	9,989,288.00
935,173.00	6,853,674.00	3,305,713.00	547,960.00	1,500,000.00	1,500,000.00
6,036,549.00	25,477,947.00	19,548,185.00	1,585,155.00	950,000.00	3,394,607.00
471,862.00	1,066,891.00	796,560.00	10,000.00	79,843.00	180,488.00
610,928.00	1,526,922.00	1,024,060.00	-----	300,000.00	202,862.00
2,202,409.00	2,660,161.00	3,000.00	-----	1,000,000.00	1,657,161.00
1,203,624.00	5,434,947.00	3,767,322.00	-----	750,000.00	917,624.00
15,528,334.00	56,657,414.00	37,493,036.00	6,000,000.00	600,000.00	12,564,378.00
\$ 842,353,833.00	\$6,208,050,344.00	\$4,988,743,964.00	\$233,321,305.00	\$184,801,886.00	\$801,873,438.00

TABLE No. X—BUSINESS IN NORTH CAROLINA

SHOWING DIRECT WRITINGS, NET PREMIUMS RECEIVED, DIRECT LOSSES (DEDUCTING SALVAGE) AND NET LOSSES INCURRED OF FIDELITY AND CASUALTY COMPANIES FOR THE YEAR 1947.

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Accident and Casualty—				
Accident.....	\$ 202.00	\$ 175.00	\$ —	\$ —
Auto liability.....	2,974.00	2,914.00	2,507.00	2,507.00
Liability other than auto.....	970.00	945.00	407.00	407.00
Workmen's compensation.....	7,023.00	6,742.00	7,665.00	7,665.00
Fidelity.....	1,217.00	583.00	1,503.00	1,091.00
Surety.....	90.00	41.00	—	—
Glass.....	66.00	66.00	388.00	388.00
Burgary and theft.....	23.00	127.00	653.00	631.00
Auto property damage.....	1,622.00	1,590.00	1,338.00	1,338.00
Auto collision.....	13.00	13.00	—	—
Ætna Casualty and Surety—				
Accident.....	177.00	177.00	—	—
Auto liability.....	270,424.00	270,382.00	72,901.00	72,901.00
Liability other than auto.....	146,619.00	146,415.00	20,094.00	20,094.00
Workmen's compensation.....	277,429.00	276,960.00	113,862.00	113,670.00
Fidelity.....	24,431.00	22,867.00	2,268.00	6,395.00
Surety.....	37,858.00	38,452.00	—	20.00
Plate glass.....	7,704.00	7,704.00	2,956.00	2,956.00
Burglary and theft.....	31,908.00	31,979.00	10,408.00	10,408.00
Auto property damage.....	132,225.00	132,220.00	54,190.00	54,190.00
Property damage & coll. other than auto.....	17,847.00	17,853.00	1,377.00	1,377.00
Water damage.....	1,426.00	1,286.00	42.00	42.00
Ætna Life (Accident Dept.)—				
Accident.....	50,859.00	49,352.00	14,872.00	14,849.00
Health.....	4,146.00	4,109.00	2,121.00	2,121.00
Group accident and health.....	234,422.00	234,487.00	194,666.00	194,666.00
Non—cancellable accident and health.....	220.00	220.00	—	—
Allstate—				
Auto liability.....	30,955.00	30,651.00	6,936.00	6,936.00
Auto property damage.....	13,730.00	13,730.00	3,804.00	3,804.00
Auto collision.....	13,787.00	13,787.00	4,172.00	4,172.00
American Automobile—				
Auto liability.....	55,264.00	55,124.00	12,584.00	12,584.00
Liability other than auto.....	6,710.00	6,655.00	495.00	495.00
Workmen's compensation.....	9,556.00	9,513.00	2,480.00	2,480.00
Glass.....	491.00	490.00	106.00	106.00
Burglary and theft.....	10,047.00	10,029.00	1,375.00	1,375.00
Auto property damage.....	27,432.00	27,429.00	6,963.00	6,963.00
Property damage & coll. other than auto.....	673.00	673.00	26.00	26.00
Auto collision.....	—	26,933.00	—	5,844.00
American Bonding—				
Liability other than auto.....	42.00	42.00	—	—
Fidelity.....	8,147.00	8,429.00	664.00	797.00
Surety.....	17,442.00	17,442.00	14.00	14.00
Glass.....	170.00	170.00	191.00	191.00
Burglary and theft.....	7,810.00	7,810.00	1,613.00	1,613.00
American Casualty—				
Accident.....	28,067.00	25,499.00	8,529.00	8,384.00
Group accident and health.....	162.00	144.00	—	—
Auto liability.....	70,477.00	71,319.00	18,508.00	14,482.00
Liability other than auto.....	12,287.00	12,287.00	1,913.00	1,913.00
Workmen's compensation.....	35,914.00	35,914.00	13,776.00	13,776.00
Fidelity.....	2,377.00	1,627.00	—	—
Surety.....	4,134.00	2,312.00	—	—
Glass.....	1,862.00	1,862.00	666.00	666.00
Burglary and theft.....	5,135.00	4,258.00	717.00	695.00
Auto property damage.....	32,936.00	33,126.00	12,826.00	11,286.00
Auto collision.....	557.00	11,745.00	14.00	5,357.00
Property damage & coll. other than auto.....	1,180.00	1,180.00	7.00	7.00
American Credit Indemnity—				
Credit.....	27,412.00	26,425.00	—	172.00
American Employers'—				
Accident.....	1,410.00	707.00	277.00	127.00
Auto liability.....	75,276.00	73,961.00	26,480.00	26,480.00
Liability other than auto.....	27,720.00	23,841.00	20,566.00	7,761.00
Workmen's compensation.....	97,352.00	95,899.00	53,304.00	53,304.00
Fidelity.....	3,995.00	3,174.00	1,348.00	457.00
Surety.....	5,454.00	5,121.00	—	—
Glass.....	2,477.00	4,277.00	1,011.00	1,011.00
Burglary and theft.....	8,818.00	7,682.00	1,752.00	1,752.00
Boiler and machinery.....	5,050.00	4,842.00	577.00	577.00
Auto property damage.....	37,509.00	37,475.00	15,421.00	15,421.00
Auto collision.....	161.00	154.00	926.00	926.00
Property damage & coll. other than auto.....	6,637.00	5,165.00	290.00	223.00

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
American Fidelity and Casualty				
Auto liability.....	\$ 283,200.00	\$ 213,642.00	\$ 136,283.00	\$ 101,144.00
Auto property damage.....	77,925.00	58,717.00	57,907.00	45,100.00
American Fire and Casualty—				
Auto medical payments.....	190.00	95.00	-----	-----
Auto liability.....	1,540.00	730.00	-----	-----
Misc. casualty B. I. liability.....	233.00	90.00	-----	-----
Fidelity and Surety.....	-----	12.00	-----	-----
Auto property damage.....	882.00	441.00	90.00	29.00
Auto collision.....	17.00	7.00	-----	-----
Auto fire.....	4.00	1.00	-----	-----
Auto theft.....	1.00	1.00	-----	-----
Misc. cas. property damage.....	34.00	17.00	-----	-----
Fire.....	11,830.00	1,292.00	801.00	127.00
Extended coverage.....	4,269.00	301.00	138.00	14.00
Tornado, windstorm and cyclone.....	-----	-----	20.00	2.00
American Guarantee and Liability—				
Auto liability.....	892.00	892.00	62.00	62.00
Liability other than auto.....	239.00	239.00	-----	-----
Workmen's compensation.....	203.00	203.00	58.00	58.00
Fidelity.....	694.00	631.00	225.00	112.00
Glass.....	12.00	12.00	47.00	47.00
Burglary and theft.....	212.00	212.00	160.00	160.00
Boiler and machinery.....	5,706.00	5,706.00	5.00	5.00
Auto property damage.....	389.00	389.00	89.00	89.00
Property damage & coll. other than auto.....	27.00	27.00	-----	-----
American Health—				
Accident and health.....	63,896.00	63,896.00	12,913.00	12,913.00
American Indemnity—				
Auto liability.....	31,783.00	29,710.00	1,592.00	1,592.00
Liability other than auto.....	1,878.00	1,744.00	-----	-----
Auto fire.....	3,817.00	3,817.00	837.00	837.00
Fidelity.....	569.00	232.00	-----	-----
Surety.....	1,775.00	1,586.00	-----	-----
Glass.....	920.00	911.00	164.00	164.00
Burglary and theft.....	1,167.00	686.00	177.00	177.00
Dwelling fire.....	41,581.00	21,587.00	13,403.00	6,295.00
Tornado.....	6,167.00	3,106.00	296.00	199.00
Auto property damage.....	16,554.00	16,554.00	4,141.00	4,141.00
Auto collision.....	8,961.00	8,961.00	2,392.00	2,392.00
Property damage & coll. other than auto.....	542.00	542.00	-----	-----
Auto theft.....	241.00	241.00	-----	-----
American Motorists—				
Accident.....	3,064.00	3,064.00	406.00	406.00
Group accident and health.....	1,165.00	1,165.00	438.00	343.00
Auto liability.....	52,623.00	52,623.00	5,943.00	5,943.00
Liability other auto.....	7,369.00	6,756.00	66.00	66.00
Workmen's compensation.....	15,699.00	13,999.00	9,476.00	9,503.00
Fidelity.....	1,448.00	6,241.00	184.00	2,585.00
Surety.....	2,487.00	2,503.00	-----	10.00
Glass.....	1,638.00	1,638.00	785.00	785.00
Burglary and theft.....	2,310.00	2,134.00	399.00	399.00
Boiler and machinery.....	5,498.00	-----	1,569.00	-----
Auto property damage.....	25,187.00	25,187.00	9,051.00	9,051.00
Auto collision.....	6,980.00	6,980.00	1,675.00	1,675.00
Property damage & coll. other than auto.....	621.00	465.00	178.00	154.00
American Mutual Liability—				
Accident.....	13,146.00	7,110.00	12,100.00	8,186.00
Health.....	19,458.00	18,080.00	11,380.00	9,121.00
Group accident and health.....	91.00	18,190.00	-----	14,073.00
Auto liability.....	150,282.00	152,085.00	54,269.00	54,269.00
Liability other than auto.....	112,826.00	112,946.00	14,271.00	14,271.00
Workmen's compensation.....	1,507,283.00	1,505,884.00	659,589.00	659,589.00
Fidelity.....	9,887.00	5,744.00	524.00	55.00
Surety.....	100.00	1.00	-----	-----
Glass.....	374.00	374.00	41.00	41.00
Burglary and theft.....	11,688.00	9,091.00	3,471.00	3,356.00
Auto property damage.....	68,421.00	69,423.00	39,251.00	39,355.00
Auto collision.....	14,042.00	14,042.00	2,338.00	2,338.00
Property damage & coll. other than auto.....	28,121.00	27,994.00	5,240.00	5,240.00
American Policyholders'—				
Accident.....	5.00	5.00	-----	-----
Group accident and health.....	26,739.00	8,459.00	19,622.00	5,886.00
Auto liability.....	5,776.00	2,849.00	-----	-----
Liability other than auto.....	1,504.00	762.00	-----	-----
Workmen's compensation.....	776.00	688.00	-----	-----
Auto property damage.....	3,114.00	1,668.00	148.00	44.00
Property damage & coll. other than auto.....	39.00	21.00	-----	-----

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
American Surety—				
Accident.....	\$ 70.00	\$ 70.00	\$.....	\$.....
Auto liability.....	30,037.00	29,512.00	10,000.00	10,000.00
Liability other than auto.....	4,431.00	4,218.00	-----	-----
Workmen's compensation.....	14,762.00	14,762.00	2,537.00	2,537.00
Fidelity.....	17,784.00	16,862.00	11,721.00	14,427.00
Surety.....	24,972.00	20,368.00	581.00	581.00
Glass.....	4,175.00	4,175.00	5,516.00	1,516.00
Burglary and theft.....	3,874.00	3,786.00	1,887.00	1,886.00
Auto property damage.....	14,628.00	14,628.00	6,694.00	6,694.00
Auto collision.....	1,355.00	1,355.00	192.00	192.00
Property damage & coll. other than auto.....	608.00	578.00	100.00	100.00
Arex Indemnity—				
Auto liability.....	343.00	343.00	-----	-----
Liability other than auto.....	871.00	871.00	-----	-----
Workmen's compensation.....	593.00	592.00	37.00	37.00
Glass.....	24.00	24.00	-----	-----
Burglary and theft.....	44.00	44.00	-----	-----
Auto property damage.....	139.00	139.00	-----	-----
Property damage & coll. other than auto.....	139.00	139.00	-----	-----
Associated Indemnity Corporation—				
Auto liability.....	829.00	814.00	34.00	34.00
Liability other than auto.....	568.00	500.00	267.00	267.00
Workmen's compensation.....	18,688.00	18,220.00	11,116.00	11,116.00
Glass.....	48.00	46.00	-----	-----
Burglary and theft.....	40.00	39.00	-----	-----
Auto property damage.....	285.00	285.00	867.00	867.00
Auto collision.....	-----	64.00	-----	-----
Property damage & coll. other than auto.....	268.00	261.00	1,129.00	1,129.00
Bankers Indemnity—				
Accident.....	25.00	44.00	-----	-----
Auto liability.....	14,713.00	14,106.00	4.00	4.00
Liability other than auto.....	170.00	170.00	-----	-----
Workmen's compensation.....	63.00	63.00	-----	-----
Glass.....	183.00	183.00	33.00	33.00
Burglary and theft.....	644.00	644.00	-----	-----
Auto property damage.....	6,894.00	6,876.00	540.00	540.00
Auto collision.....	3.00	3.00	223.00	223.00
Property damage & coll. other than auto.....	36.00	36.00	-----	-----
Bituminous Casualty—				
Auto liability.....	99,301.00	98,081.00	12,494.00	12,494.00
Liability other than auto.....	26,610.00	26,346.00	976.00	976.00
Workmen's compensation.....	236,203.00	234,923.00	128,466.00	128,466.00
Auto property damage.....	52,584.00	51,884.00	14,763.00	14,763.00
Auto collision.....	-----	64,631.00	-----	30,755.00
Property damage & coll. other than auto.....	4,055.00	3,987.00	259.00	259.00
Car and General—				
Auto liability.....	29,423.00	28,835.00	6,231.00	6,231.00
Liability other than auto.....	1,188.00	1,164.00	520.00	520.00
Workmen's compensation.....	9,893.00	9,739.00	4,633.00	4,633.00
Fidelity.....	86.00	86.00	-----	-----
Surety.....	89.00	89.00	-----	-----
Glass.....	175.00	175.00	335.00	335.00
Burglary and theft.....	480.00	329.00	271.00	246.00
Auto property damage.....	13,312.00	13,308.00	4,068.00	4,068.00
Auto collision.....	104.00	104.00	86.00	86.00
Property damage & coll. other than auto.....	283.00	283.00	35.00	35.00
Carolina Casualty—				
Accident.....	155,235.00	154,329.00	74,036.00	73,869.00
Auto liability.....	137,490.00	109,443.00	72,239.00	57,023.00
Liability other than auto.....	13,925.00	12,414.00	5,867.00	5,275.00
Workmen's compensation.....	95,507.00	85,201.00	51,509.00	43,103.00
Auto property damage.....	53,693.00	48,095.00	25,363.00	23,819.00
Property damage & coll. other than auto.....	4,346.00	3,874.00	444.00	444.00
Central Surety and Insurance Corp.—				
Accident.....	328.00	247.00	-----	-----
Auto liability.....	14,731.00	13,991.00	9,730.00	9,730.00
Liability other than auto.....	2,873.00	2,644.00	48.00	48.00
Workmen's compensation.....	7,942.00	7,863.00	6,874.00	6,874.00
Fidelity.....	4,647.00	1,414.00	4,620.00	1,615.00
Surety.....	2,125.00	1,482.00	-----	-----
Glass.....	562.00	558.00	58.00	58.00
Burglary and theft.....	2,500.00	2,486.00	1,162.00	1,162.00
Motor vehicles.....	22.00	191.00	-----	24.00
Auto property damage.....	7,707.00	7,682.00	5,392.00	5,293.00
Auto collision.....	-----	279.00	-----	-----
Property damage & coll. other than auto.....	208.00	208.00	182.00	182.00

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Century Indemnity—				
Accident.....	\$ 325.00	\$ 203.00	\$ 1,300.00	\$ 1,300.00
Group accident and health.....	438.00	371.00	77.00	77.00
Auto liability.....	2,784.00	2,784.00	-----	-----
Liability other than auto.....	351.00	351.00	-----	-----
Workmen's compensation.....	1,786.00	1,786.00	77.00	77.00
Fidelity.....	165.00	358.00	-----	24.00
Surety.....	406.00	1,411.00	-----	-----
Burglary and theft.....	628.00	628.00	190.00	190.00
Auto property damage.....	1,236.00	1,236.00	145.00	145.00
Property damage & coll. other than auto.....	127.00	127.00	-----	-----
Coal Operators Casualty—				
Liability other than auto.....	8,792.00	8,447.00	2,238.00	2,238.00
Workmen's compensation.....	198,559.00	196,134.00	82,393.00	82,393.00
Property damage & coll. other than auto.....	2,192.00	2,098.00	302.00	302.00
Colonial Life and Accident—				
Non—cancellable accident and health.....	201,575.00	200,183.00	54,097.00	54,097.00
Columbia Casualty—				
Accident.....	339.00	249.00	-----	-----
Auto liability.....	1,620.00	1,620.00	-----	-----
Liability other than auto.....	5,428.00	5,428.00	-----	-----
Workmen's compensation.....	5,510.00	5,503.00	2,391.00	2,391.00
Fidelity.....	577.00	784.00	-----	-----
Surety.....	934.00	397.00	-----	-----
Glass.....	18.00	18.00	67.00	67.00
Burglary and theft.....	2,901.00	2,901.00	215.00	215.00
Boiler and machinery.....	111,353.00	79,662.00	47,800.00	47,800.00
Auto property damage.....	808.00	808.00	404.00	404.00
Property damage & coll. other than auto.....	1,307.00	1,307.00	400.00	400.00
Combined Insurance Co. of America (Acci. Dept.)—				
Accident.....	4,923.00	4,923.00	149.00	149.00
Health.....	538.00	538.00	-----	-----
Group accident and health.....	26.00	26.00	-----	-----
Hospitalization.....	1,150.00	1,150.00	16.00	16.00
Combined Mutual Casualty—				
Accident.....	161,108.00	161,108.00	68,439.00	68,287.00
Health.....	39,671.00	39,671.00	15,701.00	15,701.00
Group accident and health.....	83.00	83.00	-----	-----
Hospitalization.....	7,769.00	7,769.00	9,592.00	9,592.00
Commercial Casualty—				
Accident.....	7,325.00	7,200.00	2,130.00	2,130.00
Health.....	9,410.00	9,382.00	3,159.00	3,159.00
Group accident and health.....	98,880.00	98,781.00	58,317.00	58,317.00
Auto liability.....	48,584.00	48,439.00	8,749.00	8,749.00
Liability other than auto.....	5,187.00	5,152.00	175.00	175.00
Workmen's compensation.....	1,563.00	1,545.00	455.00	455.00
Fidelity.....	874.00	793.00	68.00	133.00
Surety.....	460.00	460.00	-----	-----
Glass.....	1,419.00	1,409.00	760.00	760.00
Burglary and theft.....	1,989.00	1,998.00	2,667.00	2,667.00
Auto property damage.....	18,449.00	18,293.00	4,669.00	4,669.00
Auto collision.....	310.00	308.00	-----	-----
Property damage & coll. other than auto.....	529.00	527.00	27.00	27.00
Commercial Standard—				
Title.....	5,766.00	5,766.00	-----	-----
Connecticut Indemnity—				
Auto liability.....	541.00	502.00	-----	-----
Liability other than auto.....	78.00	72.00	-----	-----
Burglary and theft.....	— 21.00	— 21.00	30.00	30.00
Auto property damage.....	256.00	256.00	28.00	28.00
Property damage & coll. other than auto.....	14.00	13.00	-----	-----

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Continental Casualty—				
Accident.....	\$ 114,339.00	\$ 113,166.00	\$ 82,743.00	\$ 52,743.00
Health.....	172,419.00	172,419.00	74,634.00	74,634.00
Group accident and health.....	15,344.00	14,999.00	8,034.00	8,034.00
Non-cancellable accident and health.....	2,439.00	2,413.00	1,721.00	1,739.00
Auto liability.....	7,360.00	7,674.00		
Liability other than auto.....	3,173.00	3,135.00	397.00	397.00
Workmen's compensation.....	15,987.00	16,023.00	4,752.00	4,752.00
Fidelity.....	141.00	123.00		
Surety.....	4,055.00	3,941.00		
Glass.....	8.00	8.00		
Burglary and theft.....	136.00	52.00	60.00	60.00
Boiler and machinery.....	108.00	114.00		
Auto property damage.....	4,105.00	4,251.00	1,244.00	1,309.00
Auto collision.....				
Property damage & coll. other than auto.....	152.00	151.00	7.00	7.00
Eagle Indemnity—				
Accident.....	1,258.00	1,249.00		
Health.....	679.00	679.00	229.00	229.00
Auto liability.....	32,289.00	32,289.00	5,839.00	5,839.00
Liability other than auto.....	11,036.00	11,036.00	89.00	89.00
Workmen's compensation.....	30,284.00	30,284.00	9,950.00	9,950.00
Fidelity.....	892.00	892.00		
Surety.....	5,038.00	3,816.00		
Glass.....	249.00	249.00	98.00	98.00
Burglary and theft.....	1,255.00	1,255.00	336.00	336.00
Boiler and machinery.....	458.00	458.00		
Auto property damage.....	17,008.00	17,008.00	10,159.00	10,159.00
Property damage & coll. other than auto.....	5,315.00	5,315.00	568.00	568.00
Employers' Liability Assurance Corp.—				
Accident.....	2,734.00	2,250.00	119.00	169.00
Health.....	134.00	106.00	195.00	195.00
Group accident and health.....	1,082.00	1,082.00	396.00	396.00
Auto liability.....	109,143.00	108,960.00	71,118.00	71,118.00
Liability other than auto.....	35,670.00	36,696.00	10,449.00	18,102.00
Workmen's compensation.....	131,318.00	128,199.00	58,918.00	58,625.00
Fidelity.....	4,549.00	4,764.00	464.00	1,141.00
Surety.....	1,807.00	2,016.00		
Glass.....	5,766.00	5,766.00	3,183.00	3,183.00
Burglary and theft.....	21,106.00	19,096.00	9,817.00	9,817.00
Boiler and machinery.....	37,983.00	37,657.00	961.00	961.00
Auto property damage.....	53,176.00	53,083.00	26,533.00	26,533.00
Auto collision.....	890.00	890.00	430.00	430.00
Property damage & coll. other than auto.....	6,239.00	6,862.00	235.00	275.00
Employers Mutual Casualty—				
Auto liability.....	119,153.00	118,259.00	35,815.00	35,815.00
Liability other than auto.....	26,964.00	26,762.00	3,573.00	3,573.00
Workmen's compensation.....	171,639.00	170,352.00	65,538.00	65,538.00
Glass.....	1,715.00	1,715.00	1,434.00	1,434.00
Burglary and theft.....	3,540.00	3,419.00	1,728.00	1,728.00
Auto property damage.....	55,310.00	54,895.00	24,463.00	24,463.00
Auto collision.....	43,475.00	43,475.00	26,772.00	26,772.00
Property damage & coll. other than auto.....	3,858.00	3,829.00	821.00	821.00
Auto comprehensive.....	28,568.00	28,390.00	8,148.00	8,148.00
Employers Mutual Liability—				
Auto liability.....	141,151.00	143,817.00	19,093.00	19,093.00
Liability other than auto.....	17,010.00	16,931.00	20.00	20.00
Workmen's compensation.....	265,044.00	264,399.00	126,814.00	126,814.00
Fidelity.....	2,879.00	425.00	189.00	189.00
Glass.....	212.00	212.00	170.00	170.00
Burglary and theft.....	2,367.00	2,179.00	348.00	348.00
Auto property damage.....	68,324.00	68,164.00	19,163.00	19,163.00
Auto collision.....	440.00	62,879.00	6,399.00	27,044.00
Property damage & coll. other than auto.....	4,435.00	4,365.00	82.00	82.00

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Employers Reinsurance Corpo.—				
Accident.....	\$.....	\$ 12,228.00	\$.....	\$ 1,761.00
Health.....		5,355.00		3,738.00
Group accident and health.....		118.00		
Non-cancellable accident and health.....		2,716.00		1,000.00
Auto liability.....		86,153.00		50,487.00
Liability other than auto.....		3,213.00		
Workmen's compensation.....		16,963.00		166.00
Fidelity.....		12,521.00		5,836.00
Surety.....	125.00	20,389.00		1,527.00
Glass.....		61.00		597.00
Burglary and theft.....		2,560.00		
Boiler and machinery.....		124.00		
Credit.....		1,865.00		
Auto property damage.....		21,429.00		10,458.00
Auto collision.....		3.00		
Property damage & coll. other than auto.....		925.00		
Fire, etc.....		25,006.00		517.00
Excess Ins. Co. of America.—				
Accident.....		100.00		
Auto liability.....		1,765.00	5,480.00	5,480.00
Liability other than auto.....	185.00	185.00	8,019.00	7,994.00
Fidelity.....		957.00		
Surety.....		8,458.00		698.00
Burglary and theft.....		172.00		
Auto property damage.....		664.00		
Factory Mutual Liability.—				
Auto liability.....	12,645.00	12,645.00	3,089.00	3,089.00
Liability other than auto.....	186.00	186.00		
Burglary and theft.....	415.00	415.00	130.00	130.00
Auto property damage.....	5,662.00	5,662.00	2,365.00	2,265.00
Auto collision.....	11,391.00	11,391.00	3,963.00	3,963.00
Farm Bureau Automobile.—				
Accident.....	13,888.00	14,050.00	2,323.00	2,323.00
Health.....	4,030.00	4,030.00	3,463.00	3,463.00
Group accident and health.....	11,115.00	11,115.00	7,356.00	7,356.00
Auto liability.....	617,915.00	613,312.00	226,703.00	219,551.00
Liability other than auto.....	14,507.00	14,364.00	662.00	662.00
Workmen's compensation.....	134,489.00	133,231.00	44,169.00	44,169.00
Burglary and theft.....	3,658.00	3,658.00	550.00	550.00
Hospitalization.....	13,553.00	13,553.00	4,564.00	4,564.00
Auto property damage.....	322,817.00	322,765.00	121,694.00	121,694.00
Auto collision.....	821,640.00	821,640.00	411,906.00	411,906.00
Property damage & coll. other than auto.....	7,371.00	7,053.00	2,220.00	2,220.00
Auto theft.....	4,456.00	4,456.00	1,475.00	1,475.00
Fidelity and Casualty.—				
Accident.....	11,955.00	11,188.00	38,528.00	22,527.00
Health.....	314.00	252.00	111.00	111.00
Group accident and health.....				
Auto liability.....	256,944.00	251,485.00	84,676.00	84,676.00
Liability other than auto.....	65,794.00	64,484.00	5,087.00	5,087.00
Workmen's compensation.....	184,172.00	184,081.00	102,647.00	102,647.00
Fidelity.....	30,806.00	28,297.00	3,578.00	2,106.00
Surety.....	17,837.00	22,976.00	746.00	746.00
Glass.....	6,605.00	6,605.00	2,413.00	2,413.00
Burglary and theft.....	26,229.00	23,239.00	8,917.00	8,695.00
Boiler and machinery.....	23,287.00	13,716.00	7,953.00	7,571.00
Auto property damage.....	123,189.00	123,005.00	45,751.00	45,751.00
Auto collision.....	3,333.00	3,333.00	465.00	465.00
Property damage & coll. other than auto.....	20,511.00	18,886.00	2,036.00	2,036.00
Fidelity and Deposit.—				
Liability other than auto.....	650.00	642.00		
Fidelity.....	45,160.00	45,241.00	33,110.00	27,943.00
Surety.....	33,349.00	48,008.00	76.00	90.00
Glass.....	941.00	1,111.00	488.00	679.00
Burglary and theft.....	25,237.00	28,401.00	8,010.00	9,055.00

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Fireman's Fund Indemnity—				
Accident.....	\$ 534.00	\$ 338.00	\$.....	\$.....
Health.....	130.00	130.00		
Auto liability.....	8,751.00	8,491.00	1,488.00	1,488.00
Liability other than auto.....	9,702.00	9,409.00	434.00	434.00
Workmen's compensation.....	28,640.00	28,397.00	7,143.00	7,143.00
Fidelity.....	101.00	1,417.00		2.00
Surety.....	268.00	2,403.00		
Glass.....	83.00	82.00		
Burglary and theft.....	1,019.00	1,057.00	55.00	55.00
Auto property damage.....	3,961.00	3,957.00	2,373.00	2,373.00
Auto collision.....	132.00	132.00		
Property damage & coll. other than auto.....	716.00	671.00	300.00	300.00
General Accident Fire and Life—				
Accident.....	60,818.00	60,463.00	13,979.00	13,979.00
Health.....	81,967.00	81,967.00	43,124.00	43,124.00
Group accident and health.....	9,049.00	9,049.00	5,842.00	5,842.00
Auto liability.....	28,234.00	28,148.00	7,021.00	7,021.00
Liability other than auto.....	11,089.00	10,842.00	64.00	64.00
Workmen's compensation.....	32,497.00	32,374.00	22,748.00	22,748.00
Fidelity.....	844.00	844.00		
Glass.....	1,820.00	1,820.00	633.00	633.00
Burglary and theft.....	4,486.00	4,417.00	1,784.00	1,784.00
Boiler and machinery.....	941.00	1,038.00	1,051.00	1,051.00
Auto property damage.....	15,305.00	15,254.00	8,994.00	8,944.00
Auto collision.....	624.00	624.00	209.00	209.00
Property damage & coll. other than auto.....	643.00	579.00	368.00	368.00
General Casualty Co. of America—				
Auto liability.....	32.00	32.00		
Fidelity.....	61.00	61.00		
Surety.....	40.00	40.00		
Auto property damage.....	11.00	11.00		
General Reinsurance Corpo.—				
Accident.....		4,611.00		619.00
Health.....		463.00		114.00
Group accident and health.....		645.00		
Non-cancellable accident and health.....				
Auto liability.....		41,029.00		37,810.00
Liability other than auto.....		13,901.00		
Workmen's compensation.....	2,400.00	11,273.00		133.00
Fidelity.....		11,299.00		3,862.00
Surety.....		29,799.00		1,638.00
Glass.....		242.00		
Burglary and theft.....		8,825.00		233.00
Boiler and machinery.....		3,956.00		
Auto property damage.....		6,091.00		4,260.00
Auto collision.....		41.00		
Property damage & coll. other than auto.....		3,010.00		
Credit.....		1,471.00		16.00
Glens Falls Indemnity—				
Accident.....	2,924.00	2,051.00	91.00	91.00
Health.....	453.00	226.00		
Auto liability.....	70,721.00	69,306.00	12,036.00	12,036.00
Liability other than auto.....	36,859.00	35,667.00	647.00	647.00
Workmen's Compensation.....	87,618.00	87,049.00	32,294.00	30,301.00
Fidelity.....	5,970.00	4,106.00	2,785.00	1,758.00
Surety.....	54,168.00	28,316.00	2,895.00	1,437.00
Glass.....	2,101.00	2,101.00	684.00	684.00
Burglary and theft.....	14,731.00	11,380.00	4,773.00	4,655.00
Auto property damage.....	35,614.00	34,902.00	11,852.00	11,852.00
Auto collision.....	105.00	105.00		
Property damage & coll. other than auto.....	11,692.00	10,531.00	823.00	807.00
Globe Indemnity—				
Accident.....	3,676.00	3,542.00	79.00	73.00
Health.....	207.00	197.00		
Group accident and health.....	312.00	312.00	585.00	585.00
Auto liability.....	35,268.00	35,268.00	8,876.00	8,876.00
Liability other than auto.....	12,658.00	12,658.00	718.00	718.00
Workmen's compensation.....	30,141.00	30,141.00	24,438.00	24,378.00
Fidelity.....	775.00	916.00	120.00	434.00
Surety.....	1,684.00	1,895.00		
Glass.....	910.00	910.00	248.00	248.00
Burglary and theft.....	5,222.00	5,222.00	414.00	412.00
Boiler and machinery.....	19,535.00	18,912.00	483.00	483.00
Auto property damage.....	16,708.00	16,708.00	6,977.00	6,977.00
Auto collision.....				
Property damage & coll. other than auto.....	1,720.00	1,718.00	101.00	19.00

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Great American Indemnity—				
Accident.....	\$ 5,917.00	\$ 5,822.00	\$ 472.00	\$ 472.00
Health.....	304.00	304.00	1,455.00	1,455.00
Group accident and health.....	87.00	87.00		
Auto liability.....	256,668.00	256,668.00	83,917.00	83,917.00
Liability other than auto.....	44,066.00	44,061.00	3,673.00	3,673.00
Workmen's compensation.....	120,354.00	120,327.00	53,723.00	53,723.00
Fidelity.....	17,239.00	15,507.00	648.00	864.00
Surety.....	11,655.00	9,771.00		
Glass.....	6,272.00	6,272.00	1,673.00	1,673.00
Burglary and theft.....	22,669.00	22,707.00	6,975.00	6,975.00
Auto property damage.....	117,854.00	117,854.00	59,071.00	54,811.00
Auto collision.....	658.00	658.00	503.00	503.00
Property damage & coll. other than auto.....	7,555.00	7,555.00	1,343.00	1,343.00
Water damage.....	29.00	29.00	215.00	215.00
Hardware Indemnity—				
Auto liability.....	10,241.00	7,067.00	1,058.00	1,058.00
Liability other than auto.....	866.00	682.00		
Glass.....	200.00	200.00	42.00	42.00
Burglary and theft.....	451.00	391.00	108.00	108.00
Auto property damage.....	5,124.00	163.00	1,488.00	1,023.00
Property damage & coll. other than auto.....	46.00	41.00		
Hardware Mutual Casualty—				
Accident.....	741.00	741.00	375.00	375.00
Group accident and health.....			25.00	25.00
Auto liability.....	91,169.00	91,169.00	34,935.00	34,935.00
Liability other than auto.....	8,969.00	8,969.00	732.00	732.00
Workmen's compensation.....	59,633.00	59,633.00	22,379.00	22,379.00
Glass.....	4,724.00	4,724.00	1,627.00	1,627.00
Burglary and theft.....	2,861.00	2,861.00	1,047.00	1,047.00
Auto property damage.....	46,558.00	46,558.00	24,778.00	24,778.00
Auto collision.....	30,314.00	30,314.00	13,782.00	13,782.00
Property damage & coll. other than auto.....	824.00	824.00	36.00	36.00
Harleysville Mutual Casualty—				
Auto liability.....	116,573.00	112,437.00	31,160.00	26,857.00
Liability other than auto.....	1,431.00	1,351.00	193.00	193.00
Auto property damage.....	59,416.00	59,404.00	10,888.00	10,888.00
Property damage & coll. other than auto.....	126.00	126.00		
Hartford Accident and Indemnity—				
Accident.....	24,843.00	23,851.00	8,050.00	7,866.00
Health.....	816.00	816.00	1,098.00	1,098.00
Group accident and health.....	50.00	50.00		
Auto liability.....	406,625.00	404,139.00	111,490.00	111,490.00
Liability other than auto.....	124,228.00	123,271.00	16,569.00	16,569.00
Workmen's compensation.....	348,741.00	348,652.00	148,065.00	148,065.00
Fidelity.....	30,851.00	31,205.00	51,157.00	45,206.00
Surety.....	37,280.00	37,776.00	709.00	696.00
Glass.....	14,669.00	14,669.00	5,420.00	5,420.00
Burglary and theft.....	52,447.00	52,181.00	30,581.00	30,581.00
Boiler and machinery.....				
Auto property damage.....	184,618.00	183,504.00	81,954.00	81,954.00
Auto collision.....	11,831.00	11,765.00	4,529.00	4,529.00
Property damage & coll. other than auto.....	27,130.00	26,925.00	2,600.00	2,600.00
Live stock.....				
Hartford Live Stock—				
Live stock.....	16,411.00	12,515.00	8,022.00	8,022.00
Hartford Steam Boiler Inspection and Ins.—				
Boiler and machinery.....	212,039.00	212,039.00	25,983.00	25,983.00
Home Indemnity—				
Accident.....	131.00	70.00		
Auto liability.....	33,898.00	32,650.00	10,477.00	10,477.00
Liability other than auto.....	1,020.00	1,005.00	250.00	250.00
Fidelity.....	4,733.00	1,243.00		
Surety.....	88.00	686.00		
Glass.....	339.00	339.00	457.00	457.00
Burglary and theft.....	1,022.00	971.00	847.00	847.00
Auto property damage.....	17,186.00	17,037.00	4,907.00	4,863.00
Property damage & coll. other than auto.....	99.00	99.00		

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Inter-Ocean—				
Accident and health	\$ 231,618.00	\$ 214,870.00	\$ 112,633.00	\$ 103,576.00
Indemnity Ins. Co. of North America—				
Accident	21,365.00	21,409.00	6,330.00	6,330.00
Auto liability	152,541.00	152,788.00	39,079.00	39,079.00
Health	568.00	568.00	5.00	5.00
Liability other than auto	66,487.00	66,487.00	10,081.00	10,081.00
Workmen's compensation	101,617.00	101,551.00	55,676.00	55,676.00
Fidelity	18,174.00	17,880.00	748.00	727.00
Surety	9,657.00	9,507.00	19.00	19.00
Glass	6,258.00	6,258.00	3,024.00	3,024.00
Burglary and theft	44,290.00	44,290.00	11,567.00	11,567.00
Auto property damage	73,709.00	73,784.00	31,165.00	31,165.00
Auto collision	452.00	452.00	—	—
Property damage & coll. other than auto	20,260.00	20,260.00	779.00	779.00
Water damage	7.00	7.00	—	—
Fire and marine	—	124.00	—	—
Iowa Mutual Liability—				
Medical payments	11,286.00	11,258.00	1,924.00	1,924.00
Auto fire	14,022.00	13,882.00	2,669.00	2,669.00
Auto theft	7,459.00	7,459.00	1,762.00	1,762.00
Auto liability	162,216.00	155,728.00	12,114.00	12,114.00
Liability other than auto	13,169.00	12,730.00	2,329.00	2,329.00
Workmen's compensation	130,350.00	127,743.00	48,653.00	48,653.00
Burglary and theft	4,581.00	4,274.00	840.00	840.00
Auto property damage	87,335.00	87,046.00	25,087.00	25,087.00
Auto collision	44,248.00	44,248.00	37,125.00	37,125.00
Property damage & coll. other than auto	2,272.00	2,242.00	222.00	222.00
Auto misc.	3,595.00	3,559.00	3,993.00	3,993.00
Lawyers Title Ins. Corpo.—				
Title	—	151,457.00	—	1,022.00
Liberty Mutual—				
Accident	630.00	625.00	107.00	107.00
Group accident and health	64,128.00	64,128.00	43,401.00	43,401.00
Auto liability	377,279.00	373,613.00	101,862.00	101,862.00
Liability other than auto	145,436.00	140,991.00	13,435.00	13,435.00
Workmen's compensation	1,655,141.00	1,654,277.00	703,734.00	703,734.00
Fidelity	22,900.00	22,553.00	4,605.00	4,605.00
Glass	758.00	751.00	219.00	219.00
Burglary and theft	19,154.00	18,989.00	2,930.00	2,930.00
Auto property damage	138,429.00	137,163.00	59,841.00	59,841.00
Property damage & coll. other than auto	50,216.00	49,491.00	5,585.00	5,585.00
Auto collision	—	51,360.00	—	—
Fire and allied lines	—	56,263.00	—	—
Cargo	—	1,633.00	—	—
London Guarantee and Accident—				
Accident	476.00	476.00	30.00	30.00
Health	27.00	27.00	—	—
Auto liability	18,709.00	18,709.00	1,929.00	1,929.00
Liability other than auto	4,211.00	4,211.00	—	—
Workmen's compensation	12,024.00	11,997.00	3,417.00	2,053.00
Glass	692.00	692.00	266.00	266.00
Burglary and theft	3,341.00	3,431.00	452.00	452.00
Boiler and machinery	198.00	198.00	978.00	978.00
Auto property damage	9,954.00	9,954.00	3,423.00	3,423.00
Auto collision	6.00	6.00	—	—
Property damage & coll. other than auto	941.00	941.00	600.00	600.00
Credit	29,774.00	25,489.00	—	4.00
Lumber Mutual Casualty—				
Auto liability	41,860.00	39,767.00	8,676.00	8,676.00
Liability other than auto	16,121.00	15,286.00	1,675.00	1,675.00
Workmen's compensation	207,100.00	206,540.00	94,679.00	94,679.00
Auto property damage	20,918.00	20,918.00	8,230.00	8,230.00
Property damage & coll. other than auto	6,389.00	5,808.00	364.00	364.00

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Lumbermens Mutual Casualty—				
Accident.....	\$ 24,714.00	\$ 24,714.00	\$ 9,296.00	\$ 8,296.00
Group accident and health.....	6,460.00	6,460.00	5,259.00	5,354.00
Auto liability.....	302,351.00	302,269.00	117,699.00	117,699.00
Liability other than auto.....	42,931.00	43,431.00	5,305.00	5,305.00
Workmen's compensation.....	281,756.00	283,456.00	156,020.00	155,993.00
Fidelity.....	19,324.00	14,562.00	8,382.00	5,982.00
Surety.....	5,149.00	5,841.00	35.00	24.00
Glass.....	4,354.00	4,354.00	2,409.00	2,409.00
Burglary and theft.....	27,081.00	27,081.00	5,408.00	5,408.00
Boiler and machinery.....	28,757.00	34,256.00	8,617.00	10,185.00
Auto property damage.....	144,130.00	144,131.00	74,425.00	74,425.00
Auto collision.....	16,633.00	111,358.00	6,769.00	56,075.00
Property damage & coll. other than auto.....	5,596.00	5,596.00	2,228.00	2,228.00
Other auto.....		71,937.00		11,231.00
Manufacturers' Casualty—				
Accident.....	69.00	68.00		
Health.....	35.00	35.00		
Auto liability.....	17,604.00	17,440.00	30,545.00	17,545.00
Liability other than auto.....	4,602.00	4,558.00	1,536.00	1,536.00
Workmen's compensation.....	22,895.00	22,781.00	14,077.00	14,077.00
Fidelity.....	473.00	264.00	170.00	170.00
Surety.....	11,137.00	5,243.00		
Glass.....	168.00	167.00	248.00	348.00
Burglary and theft.....	1,572.00	1,517.00	237.00	237.00
Auto property damage.....	9,606.00	9,605.00	5,751.00	5,751.00
Auto collision.....	715.00	715.00	3,470.00	3,470.00
Property damage & coll. other than auto.....	327.00	311.00		
Maryland Casualty—				
Accident.....	22,077.00	19,676.00	2,576.00	2,409.00
Health.....	1,947.00	1,819.00	1,171.00	993.00
Group accident and health.....	6,402.00	5,927.00	3,018.00	3,005.00
Auto liability.....	399,634.00	395,262.00	123,133.00	123,133.00
Liability other than auto.....	94,983.00	93,957.00	12,691.00	12,691.00
Workmen's compensation.....	366,042.00	364,691.00	194,136.00	194,136.00
Fidelity.....	47,506.00	42,896.00	4,608.00	7,117.00
Surety.....	84,332.00	71,538.00	3,274.00	3,972.00
Glass.....	15,352.00	15,326.00	6,448.00	6,448.00
Burglary and theft.....	61,556.00	59,627.00	19,366.00	19,366.00
Auto property damage.....	194,151.00	189,856.00	72,040.00	72,040.00
Auto collision.....	2,401.00	2,401.00	3,691.00	3,691.00
Property damage & coll. other than auto.....	16,475.00	16,162.00	781.00	781.00
Water damage.....	2,054.00	1,825.00	29.00	29.00
Boiler and machinery.....	69,185.00	65,977.00	7,296.00	7,296.00
Massachusetts Bonding and Ins.—				
Accident.....	2,692.00	2,124.00	270.00	270.00
Health.....	2,177.00	2,177.00	2,198.00	2,198.00
Auto liability.....	43,124.00	42,031.00	6,898.00	6,898.00
Liability other than auto.....	13,079.00	12,575.00	62.00	62.00
Workmen's compensation.....	38,954.00	38,954.00	11,988.00	11,998.00
Fidelity.....	3,229.00	3,959.00	153.00	42.00
Surety.....	10,782.00	9,491.00		
Glass.....	1,937.00	1,937.00	340.00	340.00
Burglary and theft.....	4,794.00	4,775.00	339.00	339.00
Auto property damage.....	21,272.00	21,239.00	9,308.00	9,308.00
Property damage & coll. other than auto.....	2,569.00	2,433.00	264.00	264.00
Massachusetts Protective Asso., Inc.—				
Accident and health.....	398.00	398.00	297.00	297.00
Non-cancellable accident and health.....	212,996.00	212,996.00	107,249.00	107,249.00
Metropolitan Casualty—				
Accident.....	6,748.00	6,570.00	2,486.00	2,486.00
Health.....	8,547.00	8,531.00	3,529.00	3,529.00
Group accident and health.....	2,055.00	2,052.00	3,244.00	3,244.00
Auto liability.....	44,284.00	43,905.00	13,372.00	13,372.00
Liability other than auto.....	5,117.00	5,036.00	58.00	58.00
Workmen's compensation.....	359.00	356.00	3,361.00	3,361.00
Fidelity.....	745.00	762.00	32.00	22.00
Surety.....	952.00	952.00		
Glass.....	1,890.00	1,872.00	917.00	917.00
Burglary and theft.....	3,150.00	2,759.00	986.00	986.00
Auto property damage.....	14,008.00	13,876.00	4,084.00	4,084.00
Auto collision.....	392.00	387.00		
Property damage & coll. other than auto.....	120.00	119.00		
Water damage.....	15.00	15.00		

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Mutual Benefit Health and Accident Asso.—				
Accident and health	\$ 972,461.00	\$ 972,461.00	\$ 506,568.00	\$ 506,568.00
Group accident and health	1,858.00	1,858.00	1,076.00	1,076.00
Non-cancellable accident and health	26,174.00	26,174.00	14,612.00	14,612.00
Mutual Boiler—				
Boiler and machinery	256,438.00	256,459.00	38,585.00	38,585.00
National Accident and Health—				
Accident and health	84,724.00	84,724.00	24,994.00	24,994.00
National Casualty—				
Accident, Health & Group accident and health	104,116.00	104,086.00		
Auto liability	629.00	217.00		
Liability other than auto	26.00	9.00		
Workmen's compensation	56.00	19.00		
Fidelity	5.00	2.00		
Surety	60.00	21.00		
Burglary and theft	153.00	54.00		
Auto property damage	266.00	93.00	100.00	35.00
National Grange Mutual Liability—				
Auto liability	17,490.00	17,490.00	1,499.00	1,499.00
Liability other than auto	28.00	28.00		
Auto property damage	9,236.00	9,236.00	1,981.00	1,981.00
Auto collision	5,473.00	5,473.00	2,760.00	2,760.00
National Surety Corp.—				
Auto liability	11,023.00	11,023.00	960.00	960.00
Liability other than auto	3,616.00	3,616.00	309.00	309.00
Workmen's compensation	22,301.00	22,301.00	5,904.00	5,904.00
Fidelity	70,842.00	72,941.00	4,169.00	9,955.00
Surety	59,554.00	46,616.00	6,537.00	6,537.00
Glass	943.00	943.00	1,435.00	1,435.00
Burglary and theft	24,876.00	24,997.00	8,461.00	8,461.00
Auto property damage	6,129.00	6,129.00	1,543.00	1,543.00
Property damage & coll. other than auto	1,748.00	1,748.00		
New Amsterdam Casualty—				
Accident	3,287.00	3,339.00	1,324.00	1,078.00
Health	336.00	449.00	134.00	248.00
Auto liability	152,256.00	150,958.00	25,615.00	25,615.00
Liability other than auto	38,156.00	36,668.00	3,319.00	3,319.00
Workmen's compensation	123,229.00	122,910.00	45,981.00	45,981.00
Fidelity	12,903.00	20,393.00	872.00	9,452.00
Surety	7,514.00	33,847.00	1,558.00	1,524.00
Glass	5,511.00	5,464.00	2,416.00	2,416.00
Burglary and theft	14,003.00	13,489.00	6,190.00	6,190.00
Auto property damage	74,934.00	74,308.00	20,480.00	20,480.00
Auto collision	93.00	92.00		
Property damage & coll. other than auto	4,737.00	4,584.00	1,238.00	1,238.00
New York Casualty—				
Auto liability	10,544.00	10,283.00	2,492.00	2,492.00
Liability other than auto	1,494.00	1,489.00		
Fidelity	306.00	302.00	25.00	93.00
Surety	4,879.00	4,105.00	83.00	83.00
Glass	218.00	218.00	16.00	16.00
Burglary and theft	339.00	339.00		
Auto property damage	5,722.00	5,722.00	2,172.00	2,172.00
Auto collision	367.00	367.00		
Property damage & coll. other than auto	540.00	524.00		
Ohio Casualty—				
Accident	669.00	33.00		
Liability other than auto	2,312.00	123.00	235.00	12.00
Workmen's compensation	1,632.00	1,078.00	9.00	
Burglary and theft	695.00	203.00		
Property damage & coll. other than auto	640.00	34.00		
Pacific Employers—				
Auto liability	283.00	265.00		
Liability other than auto	7,164.00	6,662.00	30.00	30.00
Workmen's compensation	15,877.00	15,512.00	7,447.00	7,447.00
Fidelity	1,901.00	1,043.00		59.00
Surety	349.00	236.00		
Burglary and theft	1,892.00	1,536.00	379.00	379.00
Auto property damage	93.00	86.00	22.00	22.00
Auto collision	93.00	93.00		
Property damage & coll. other than auto	1,555.00	1,470.00	46.00	46.00
Other auto	56.00	56.00		

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Peerless Casualty—				
Accident and health.....	\$.....	\$ 1,091.00	\$.....	\$ 336.00
Auto liability.....		70,686.00		10,656.00
Liability other than auto.....		3,692.00		500.00
Workmen's compensation.....		8,037.00		7,665.00
Fidelity.....	2,533.00	1,591.00	258.00	258.00
Surety.....	13,128.00	11,874.00	5,000.00	4,013.00
Auto property damage.....		7,977.00		
Property damage & coll. other than auto.....		183.00		800.00
Penn. Threshermen & Farmers Mutual Casualty—				
Auto liability.....	419,472.00	408,398.00	39,900.00	39,900.00
Liability other than auto.....	14,687.00	14,091.00	150.00	150.00
Workmen's compensation.....	157,675.00	157,183.00	29,303.00	29,303.00
Auto property damage.....	186,162.00	185,581.00	54,613.00	54,613.00
Auto collision.....	16,059.00	16,059.00	9,059.00	9,059.00
Property damage & coll. other than auto.....	3,494.00	3,347.00	225.00	225.00
Phoenix Indemnity—				
Accident.....	4,032.00	4,032.00	162.00	162.00
Auto liability.....	12,403.00	12,403.00	7,134.00	7,134.00
Liability other than auto.....	2,706.00	2,706.00	550.00	550.00
Workmen's compensation.....	9,413.00	9,413.00	2,464.00	2,464.00
Fidelity.....	248.00	227.00		
Surety.....	130.00	130.00		
Glass.....	1,119.00	1,119.00	227.00	227.00
Burglary and theft.....	3,830.00	3,830.00	659.00	659.00
Boiler and machinery.....	703.00	703.00		
Auto property damage.....	6,212.00	6,212.00	2,248.00	2,248.00
Property damage & coll. other than auto.....	1,133.00	1,133.00	414.00	414.00
Water damage.....	222.00	222.00		
Credit.....				
Preferred Accident—				
Accident.....	2,730.00	2,304.00	576.00	576.00
Health.....	898.00	827.00	646.00	646.00
Auto liability.....	19,831.00	19,831.00	4,728.00	4,728.00
Liability other than auto.....	742.00	722.00		
Fidelity.....		379.00		39.00
Surety.....		183.00		
Glass.....	345.00	345.00	234.00	234.00
Burglary and theft.....	— 1,915.00	— 1,915.00	626.00	626.00
Auto property damage.....	9,355.00	9,355.00	5,561.00	5,561.00
Auto collision.....	384.00	384.00	337.00	337.00
Property damage & coll. other than auto.....	86.00	67.00		
Public Service Mutual—				
Royal Indemnity—				
Accident.....	544.00	522.00		
Health.....	— 38.00	— 30.00	50.00	46.00
Auto liability.....	71,593.00	71,593.00	7,775.00	7,775.00
Liability other than auto.....	15,604.00	15,603.00	2,619.00	2,619.00
Workmen's compensation.....	36,121.00	35,987.00	15,604.00	15,305.00
Fidelity.....	1,668.00	1,803.00		
Surety.....	2,796.00	2,689.00		
Glass.....	2,860.00	2,860.00	1,027.00	1,027.00
Burglary and theft.....	5,649.00	5,649.00	1,096.00	1,096.00
Boiler and machinery.....	10,658.00	6,669.00	253.00	253.00
Auto property damage.....	31,379.00	31,379.00	12,526.00	12,526.00
Auto collision.....	56.00	56.00		
Property damage & coll. other than auto.....	3,205.00	3,205.00	466.00	466.00
Saint Paul-Mercury Indemnity—				
Accident.....	424.00	367.00		
Group accident and health.....	121.00	121.00	45.00	45.00
Auto liability.....	259,423.00	251,953.00	57,949.00	57,849.00
Liability other than auto.....	37,780.00	36,462.00	6,455.00	6,355.00
Workmen's compensation.....	181,967.00	174,689.00	69,155.00	68,399.00
Fidelity.....	9,510.00	4,479.00	1,296.00	335.00
Surety.....	30,817.00	22,921.00		
Glass.....	7,230.00	7,201.00	2,644.00	2,644.00
Burglary and theft.....	13,110.00	12,231.00	4,876.00	4,865.00
Auto property damage.....	129,490.00	129,490.00	43,134.00	43,134.00
Property damage & coll. other than auto.....	5,243.00	5,138.00	230.00	230.00
Seaboard Surety—				
Fidelity.....	3,772.00	3,814.00		
Surety.....	34,753.00	19,026.00	1,748.00	— 1,670.00
Burglary and theft.....	503.00	212.00		
Property damage & coll. other than auto.....	6.00	6.00		

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Security Mutual Casualty—				
Auto liability.....	\$ 993.00	\$ 1,042.00	\$ 113.00	\$ 113.00
Liability other than auto.....	557.00	557.00		
Workmen's compensation.....	21,813.00	21,813.00	11,239.00	11,239.00
Fidelity.....				2.00
Auto property damage.....	522.00	522.00	489.00	489.00
Property damage & coll. other than auto.....				5.00
Service Casualty—				
Aircraft liability.....	180.00	23.00		
Aircraft property damage.....	202.00	26.00	15.00	2.00
Shelby Mutual Casualty—				
Auto.....	32,086.00	32,086.00	8,803.00	8,803.00
Fire.....	8,084.00	8,084.00	1,151.00	1,151.00
Theft.....	1,430.00	1,430.00	277.00	277.00
Comprehensive.....	25,195.00	25,195.00	5,977.00	5,977.00
Auto liability.....	337,606.00	314,749.00	119,051.00	105,897.00
Liability other than auto.....	59,657.00	55,437.00	5,835.00	5,835.00
Workmen's compensation.....	132,827.00	127,006.00	31,382.00	31,382.00
Glass.....	22,937.00	22,937.00	14,092.00	14,092.00
Fidelity.....				
Burglary and theft.....	38,120.00	36,154.00	16,538.00	16,538.00
Auto property damage.....	178,770.00	178,770.00	72,674.00	72,674.00
Auto collision.....	52,483.00	52,483.00	18,261.00	18,261.00
Property damage & coll. other than auto.....	8,061.00	7,788.00	1,616.00	1,616.00
False Arrest.....	19,628.00	14,947.00		
Southern Fidelity Mutual—				
Accident and health.....	53,434.00	53,434.00	13,473.00	13,473.00
Fidelity.....	11,138.00	11,138.00	1,296.00	1,296.00
Surety.....	1,971.00	1,971.00		
Standard Accident—				
Accident.....	2,231.00	2,231.00		
Health.....	116.00	116.00		
Auto liability.....	49,196.00	29,115.00	9,389.00	9,324.00
Liability other than auto.....	24,503.00	24,309.00	203.00	203.00
Workmen's compensation.....	74,243.00	74,243.00	27,805.00	27,805.00
Fidelity.....	5,746.00	4,227.00	890.00	399.00
Surety.....	52,029.00	40,810.00	901.00	901.00
Glass.....	1,223.00	1,223.00	444.00	444.00
Burglary and theft.....	4,068.00	3,963.00	1,688.00	1,688.00
Auto property damage.....	23,648.00	23,634.00	6,062.00	6,062.00
Auto collision.....		12,226.00		6,529.00
Property damage & coll. other than auto.....	5,992.00	5,621.00	216.00	216.00
State Automobile Mutual—				
State Farm Mutual Automobile—				
Auto liability.....	118,587.00	118,415.00	45,630.00	45,630.00
Auto property damage.....	46,017.00	46,017.00	33,425.00	33,425.00
Auto collision.....	187,172.00	187,172.00	101,074.00	101,074.00
Property damage & coll. other than auto.....				
Auto comprehensive.....	45,681.00	45,681.00	19,923.00	19,923.00
Sun Indemnity—				
Accident.....	318.00	253.00		
Auto liability.....	5,621.00	3,995.00	1,858.00	934.00
Liability other than auto.....	1,113.00	782.00	100.00	100.00
Workmen's compensation.....	4,356.00	2,602.00	3,012.00	1,795.00
Fidelity.....		122.00		18.00
Surety.....	125.00	9.00		
Glass.....	12.00	12.00		
Burglary and theft.....	3.00	3.00		
Auto property damage.....	2,072.00	1,587.00	2,201.00	2,033.00
Property damage & coll. other than auto.....	1,023.00	246.00	714.00	178.00
Travelers Indemnity—				
Auto liability.....	236,115.00	236,115.00	34,072.00	34,072.00
Liability other than auto.....	10,323.00	10,323.00	1,504.00	1,504.00
Fidelity.....	15,039.00	15,946.00	5,730.00	5,765.00
Surety.....	26,097.00	25,626.00		
Glass.....	9,896.00	9,896.00	5,324.00	5,324.00
Burglary and theft.....	97,384.00	97,384.00	29,741.00	29,741.00
Boiler and machinery.....	31,538.00	31,397.00	9,007.00	9,007.00
Auto property damage.....	196,029.00	195,606.00	77,148.00	77,148.00
Auto collision.....			85.00	85.00
Property damage & coll. other than auto.....	31,987.00	31,952.00	4,537.00	4,537.00

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Travelers (Accident Department)—				
Accident.....	\$ 142,775.00	\$ 142,775.00	\$ 25,648.00	\$ 25,648.00
Health.....	1,519.00	1,519.00	470.00	470.00
Group accident and health.....	319,852.00	319,788.00	216,088.00	216,088.00
Non-cancellable accident and health.....	166.00	166.00	—	—
Auto liability.....	235,215.00	233,633.00	59,492.00	59,492.00
Liability other than auto.....	130,497.00	130,497.00	11,988.00	11,988.00
Workmen's compensation.....	619,732.00	619,721.00	264,704.00	262,290.00
United National Indemnity—				
Auto liability.....	69.00	66.00	—	—
Workmen's compensation.....	13.00	13.00	—	—
Glass.....	40.00	40.00	—	—
Burglary and theft.....	58.00	41.00	—	—
Auto property damage.....	35.00	34.00	—	—
United States Casualty—				
Accident.....	8,290.00	9,407.00	2,045.00	2,633.00
Health.....	438.00	3,061.00	50.00	2,424.00
Auto liability.....	354,272.00	351,260.00	130,840.00	105,840.00
Liability other than auto.....	104,368.00	103,106.00	15,915.00	15,915.00
Workmen's compensation.....	377,827.00	377,508.00	197,256.00	197,256.00
Fidelity.....	52,394.00	27,536.00	34,788.00	18,633.00
Surety.....	109,379.00	76,230.00	—	—
Glass.....	7,313.00	7,251.00	2,387.00	2,387.00
Burglary and theft.....	27,027.00	26,225.00	8,381.00	8,381.00
Auto property damage.....	161,859.00	160,483.00	64,982.00	64,982.00
Auto collision.....	186.00	185.00	1,411.00	1,411.00
Property damage & coll. other than auto.....	46,560.00	44,815.00	11,788.00	11,788.00
United States Fidelity and Guaranty—				
Accident.....	5,761.00	5,797.00	759.00	759.00
Health.....	389.00	389.00	336.00	336.00
Group accident and health.....	1,620.00	1,620.00	30.00	30.00
Non-cancellable accident and health.....	134.00	134.00	—	—
Auto liability.....	281,066.00	281,066.00	124,141.00	124,141.00
Liability other than auto.....	98,988.00	98,988.00	40,452.00	40,452.00
Workmen's compensation.....	270,785.00	270,785.00	112,066.00	111,976.00
Fidelity.....	52,494.00	51,803.00	11,183.00	9,153.00
Surety.....	41,473.00	42,937.00	85,679.00	63,504.00
Glass.....	10,087.00	10,087.00	5,064.00	5,064.00
Burglary and theft.....	37,109.00	37,109.00	11,124.00	11,124.00
Auto property damage.....	130,499.00	130,499.00	56,332.00	56,332.00
Auto collision.....	5,305.00	5,305.00	5,135.00	5,135.00
Property damage & coll. other than auto.....	36,828.00	36,828.00	13,058.00	13,058.00
Water damage.....	—	—	—	—
United States Guarantee—				
Accident.....	1,187.00	1,187.00	—	—
Auto liability.....	14,300.00	14,300.00	4,600.00	4,600.00
Liability other than auto.....	13,331.00	13,331.00	75.00	75.00
Workmen's compensation.....	303.00	303.00	35.00	35.00
Fidelity.....	25,016.00	16,383.00	9,914.00	3,992.00
Surety.....	42,768.00	27,844.00	6,667.00	6,584.00
Glass.....	130.00	130.00	—	—
Burglary and theft.....	8,376.00	6,370.00	1,248.00	1,215.00
Auto property damage.....	6,708.00	6,708.00	2,052.00	2,052.00
Auto collision.....	66.00	33.00	—	—
Property damage & coll. other than auto.....	560.00	560.00	—	—
Utica Mutual—				
Accident.....	583.00	583.00	98.00	98.00
Auto liability.....	157,000.00	155,792.00	32,314.00	32,314.00
Liability other than auto.....	20,636.00	19,955.00	4,683.00	4,683.00
Workmen's compensation.....	113,455.00	113,171.00	45,690.00	45,690.00
Glass.....	2,785.00	2,755.00	637.00	637.00
Burglary and theft.....	4,631.00	4,311.00	3,790.00	2,941.00
Boiler and machinery.....	—	—	—	—
Auto property damage.....	65,261.00	65,253.00	27,201.00	27,201.00
Auto collision.....	7,164.00	7,164.00	4,101.00	4,101.00
Property damage & coll. other than auto.....	2,964.00	2,911.00	1,169.00	1,169.00
Virginia Auto Mutual—				
Auto liability.....	95,500.00	60,708.00	19,061.00	19,061.00
Workmen's compensation.....	7,834.00	7,403.00	1,695.00	1,695.00
Auto fire.....	7.00	7.00	—	—
Medical.....	797.00	797.00	—	—
Auto property damage.....	39,072.00	38,513.00	12,577.00	12,577.00
Auto collision.....	50.00	50.00	—	—

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TABLE No. X—Continued

CASUALTY COMPANIES 1947	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Virginia Surety—				
Auto liability.....	\$ 434,703.00	\$ 290,123.00	\$ 212,310.00	\$ 182,162.00
Auto property damage.....	115,634.00	110,677.00	48,265.00	48,157.00
Western National Indemnity—				
Accident.....		169.00		
Auto liability.....	167.00	294.00		
Liability other than auto.....		146.00		
Workmen's compensation.....	— 19.00	— 19.00		
Fidelity.....		— 1.00		
Surety.....		638.00		
Burglary and theft.....	19.00	38.00		
Auto property damage.....	53.00	54.00		
Property damage & coll. other than auto.....		6.00		
Yorkshire—				
Fidelity.....		89.00		
Surety.....		6,219.00		1,092.00
Burglary.....		— 98.00		
Zurich General Accident and Liability—				
Accident.....	69.00	69.00	28.00	58.00
Health.....	16.00	16.00	59.00	50.00
Group accident and health.....	39,072.00	39,072.00	22,073.00	22,073.00
Auto liability.....	74,729.00	74,729.00	59,724.00	59,724.00
Liability other than auto.....	27,086.00	27,086.00	11,933.00	11,933.00
Workmen's compensation.....	50,208.00	50,208.00	26,246.00	26,247.00
Glass.....	724.00	724.00	385.00	385.00
Burglary and theft.....	3,173.00	3,173.00	2,430.00	2,430.00
Auto property damage.....	34,892.00	34,892.00	29,875.00	29,875.00
Auto collision.....	— 25.00	— 25.00		
Property damage & coll. other than auto.....	5,425.00	5,425.00	392.00	392.00
Totals.....	\$ 33,014,760.00	\$ 33,215,255.00	\$ 12,212,647.00	\$ 12,180,403.00

RECAPITULATION

Accident.....	\$ 2,012,166.00	\$ 2,114,278.00	\$ 912,686.00	\$ 851,412.00
Health.....	772,109.00	657,822.00	303,233.00	311,548.00
Group accident and health.....	840,431.00	839,953.00	589,542.00	589,866.00
Non-cancellable accident and health.....	443,704.00	445,042.00	177,679.00	178,697.00
Auto liability.....	8,696,330.00	8,496,599.00	2,667,671.00	2,618,497.00
Liability other than auto.....	1,835,301.00	1,824,661.00	272,997.00	267,505.00
Workmen's compensation.....	9,222,641.00	9,207,337.00	4,057,014.00	4,047,896.00
Fidelity.....	599,755.00	566,726.00	202,195.00	194,644.00
Surety.....	812,432.00	778,419.00	113,170.00	90,668.00
Glass.....	173,714.00	175,140.00	81,997.00	78,785.00
Burglary and theft.....	733,664.00	723,335.00	242,979.00	242,837.00
Boiler and machinery.....	817,337.00	771,579.00	151,118.00	150,735.00
Auto property damage.....	3,933,474.00	3,918,543.00	1,603,724.00	1,597,395.00
Auto collision.....	1,310,676.00	1,634,462.00	674,254.00	792,676.00
Property damage & coll. other than auto.....	434,385.00	427,579.00	68,468.00	68,550.00
Water damage.....	3,695.00	3,326.00	286.00	286.00
Aircraft liability.....	180.00	23.00		
Aircraft property damage.....	202.00	26.00	15.00	2.00
False Arrest.....	19,628.00	14,947.00		
Other auto.....	35,737.00	107,638.00	12,796.00	24,027.00
Credit.....	57,186.00	55,250.00	— 172.00	— 160.00
Live stock.....	16,411.00	12,515.00	8,022.00	8,022.00
Title.....	5,766.00	157,223.00		1,022.00
Cargo.....		1,633.00		
Auto comprehensive.....	74,249.00	74,071.00	28,071.00	28,071.00
Hospitalization.....	22,472.00	22,472.00	14,172.00	14,172.00
Dwelling fire.....	41,581.00	21,587.00	13,403.00	6,295.00
Tornado.....	6,167.00	3,106.00	316.00	201.00
Auto theft.....	12,156.00	12,155.00	3,237.00	3,237.00
Fire and theft.....	21,344.00	92,199.00	2,229.00	2,072.00
Auto medical payments.....	190.00	95.00		
Auto fire.....	17,842.00	17,705.00	3,506.00	3,506.00
Extended coverage.....	4,269.00	301.00	138.00	14.00
Mis. casualty liability & Prop. Dam.....	267.00	107.00		
Comprehensive.....	25,195.00	25,195.00	5,977.00	5,977.00
Motor vehicles.....	22.00	191.00		24.00
Auto Tornado.....	— 1.00			
Medical Payment.....	12,083.00	12,055.00	1,924.00	1,924.00
Totals.....	\$ 33,014,760.00	\$ 33,215,255.00	\$ 12,212,647.00	\$ 12,180,403.00

TABLE

SHOWING THE TOTAL INCOME, DISBURSEMENTS, NET PREMIUMS RECEIVED, NET LOSSES PAID,
CASUALTY COMPANIES (LICENSED TO DO BUSINESS IN THIS

CASUALTY COMPANIES 1946	Total Income	Total Disburse- ments	Net Premiums Received
Accident and Casualty.....	\$ 5,632,478.00	\$ 4,643,991.00	\$ 4,799,256.00
Etna Casualty and Surety.....	59,105,501.00	52,965,454.00	55,090,061.00
Etna Life (Accident Dept.).....	38,840,321.00	33,588,363.00	36,755,860.00
Allstate.....	17,900,873.00	12,083,497.00	15,417,505.00
American Automobile.....	34,547,128.00	27,771,982.00	31,645,601.00
American Bonding.....	1,061,989.00	962,140.00	-----
American Casualty.....	13,733,639.00	11,170,169.00	12,647,378.00
American Credit Indemnity.....	2,580,007.00	1,896,219.00	2,306,337.00
American Employers'.....	14,326,942.00	13,245,625.00	13,674,805.00
American Fidelity and Casualty.....	7,283,380.00	6,189,515.00	7,137,528.00
American Fire and Casualty.....	2,073,108.00	1,504,368.00	1,554,641.00
American Guarantee and Liability.....	1,607,017.00	1,284,680.00	1,500,484.00
American Health (Accident Dept.).....	273,406.00	81,686.00	142,018.00
American Indemnity.....	2,805,779.00	3,237,045.00	2,522,154.00
American Motorists.....	10,438,360.00	9,663,899.00	10,244,491.00
American Mutual Liability.....	39,232,409.00	36,183,754.00	36,755,765.00
American Policyholders'.....	1,173,515.00	1,315,787.00	1,057,724.00
American Surety.....	14,662,201.00	13,498,860.00	12,988,895.00
Arex Indemnity.....	597,208.00	494,524.00	558,455.00
Associated Indemnity Corpo.....	10,138,943.00	8,625,896.00	9,228,239.00
Bankers Indemnity.....	8,720,718.00	6,978,772.00	8,188,911.00
Bankers Life (Accident Dept.).....	691,365.00	608,089.00	691,365.00
Bankers Security Life (Accident Dept.).....	1,674.00	1,493.00	1,674.00
Benefit Asso. of Railway Employees (Accident).....	9,277,334.00	8,507,564.00	8,839,760.00
Bituminous Casualty.....	10,973,619.00	8,700,629.00	10,614,930.00
Car and General Ins. Corpo. Ltd.....	4,098,258.00	3,864,498.00	3,918,139.00
Carolina Casualty.....	565,329.00	446,793.00	509,019.00
Central Surety and Ins. Corpo.....	10,009,232.00	8,357,322.00	9,699,093.00
Century Indemnity.....	12,284,346.00	10,763,040.00	11,913,115.00
Coal Operators Casualty.....	4,150,637.00	3,552,882.00	4,003,792.00
Colonial Life and Accident (Accident Dept.).....	601,851.00	472,731.00	589,826.00
Columbia Casualty.....	5,483,650.00	5,379,835.00	5,146,934.00
Columbian National Life (Accident Dept.).....	587,459.00	529,961.00	587,459.00
Combined Mutual Casualty.....	3,102,910.00	2,430,965.00	2,425,955.00
Commercial Casualty.....	14,261,238.00	12,145,975.00	13,224,119.00
Commercial Standard.....	5,423,811.00	5,375,896.00	5,114,014.00
Connecticut General Life (Accident Dept.).....	11,766,982.00	9,589,533.00	11,766,918.00
Connecticut Indemnity.....	3,185,629.00	2,554,785.00	2,998,463.00
Continental Assurance (Accident Dept.).....	28,426,721.00	15,212,858.00	3,466,394.00
Continental Casualty.....	58,930,990.00	49,399,723.00	54,960,138.00
Credit Life (Accident Dept.).....	1,331,083.00	1,118,426.00	1,215,267.00
Eagle Indemnity.....	7,347,786.00	7,572,885.00	6,476,830.00
Employers' Liability Assur.....	37,035,991.00	35,179,608.00	34,967,379.00
Employers Mutual Casualty.....	9,411,253.00	7,551,412.00	9,144,849.00
Employers Mutual Liability.....	36,891,962.00	31,590,620.00	35,450,023.00
Employers Reinsurance.....	15,757,448.00	12,891,676.00	14,784,085.00
Equitable Life Assur. (Accident Dept.).....	28,449,335.00	25,711,168.00	28,446,413.00
Excess.....	1,792,696.00	1,361,404.00	1,655,498.00
Factory Mutual Liability.....	3,630,059.00	2,799,247.00	3,359,652.00
Farm Bureau Mutual Automobile.....	23,850,077.00	18,831,228.00	21,112,020.00
Federal Life (Accident Dept.).....	5,969,363.00	4,576,736.00	1,974,121.00
Fidelity and Casualty.....	39,843,798.00	37,131,149.00	36,198,936.00
Fidelity and Deposit.....	14,917,414.00	13,348,786.00	13,513,508.00
Fireman's Fund Indemnity.....	13,266,878.00	10,873,187.00	11,425,163.00
Franklin Life (Accident Dept.).....	27,438,442.00	11,732,418.00	295,341.00
General Accident Fire and Life Assur. Corpo.....	29,007,998.00	24,188,478.00	27,246,101.00
General American Life (Accident Dept.).....	2,754,071.00	2,165,067.00	2,754,071.00
General Casualty.....	9,706,949.00	7,837,041.00	8,919,608.00
General Reinsurance.....	14,623,699.00	10,695,230.00	12,216,068.00
Glens Falls Indemnity.....	14,584,298.00	11,085,132.00	13,862,060.00

* Includes Life Figures

† See Life Statement

No. XI

TOTAL ADMITTED ASSETS, TOTAL LIABILITIES, CAPITAL STOCK AND SURPLUS OF FIDELITY AND STATE) FOR THE YEAR ENDING DECEMBER 31, 1946

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 2,105,581.00	\$ 7,337,684.00	\$ 4,837,684.00	\$ 850,000.00	\$ 1,650,000.00
21,694,311.00	120,073,616.00	79,796,938.00	6,000,000.00	34,276,677.00
23,665,422.00	1,247,466,207.00	1,142,449,570.00	15,000,000.00	90,016,637.00*
6,012,383.00	22,003,558.00	13,896,813.00	1,500,000.00	6,606,745.00
12,796,173.00	46,942,140.00	31,362,682.00	2,000,000.00	13,579,459.00
-----	2,715,749.00	392,108.00	1,000,000.00	1,323,641.00
4,872,422.00	14,719,317.00	10,944,702.00	2,000,000.00	1,774,616.00
17,323.00	10,597,257.00	3,354,794.00	1,500,000.00	5,742,463.00
6,090,520.00	25,739,420.00	18,163,387.00	1,000,000.00	6,576,033.00
3,540,039.00	5,698,651.00	2,701,163.00	900,000.00	2,097,488.00
720,967.00	2,676,073.00	2,133,885.00	250,000.00	292,188.00
624,625.00	5,352,622.00	2,524,341.00	1,250,000.00	1,578,281.00
1,368.00	756,883.00	199,247.00	300,000.00	257,636.00†
1,519,224.00	5,512,222.00	3,512,222.00	1,000,000.00	1,000,000.00
4,814,625.00	15,449,975.00	12,949,975.00	1,000,000.00	1,500,000.00
20,034,144.00	74,597,431.00	58,761,869.00	1,000,000.00	14,835,563.00
949,855.00	2,850,483.00	2,050,483.00	500,000.00	300,000.00
3,560,912.00	39,296,134.00	20,167,847.00	7,500,000.00	11,628,287.00
237,747.00	1,386,216.00	686,743.00	451,770.00	247,704.00
4,479,045.00	15,920,307.00	10,613,677.00	1,000,000.00	4,306,630.00
2,835,242.00	13,241,003.00	9,228,839.00	1,000,000.00	3,012,164.00
379,713.00	See Life Statement	236,870.00	See Life Statement	See Life Statement†
874.00	See Life Statement	579.00	See Life Statement	See Life Statement†
5,502,569.00	4,928,754.00	2,557,405.00	-----	2,371,349.00*
4,429,604.00	17,072,340.00	14,308,829.00	1,000,000.00	1,763,511.00
1,754,811.00	5,864,483.00	4,516,626.00	750,000.00	597,857.00
189,965.00	633,184.00	278,133.00	250,000.00	105,051.00
4,060,402.00	14,412,821.00	10,020,164.00	1,000,000.00	3,392,658.00
4,854,224.00	18,844,969.00	13,635,657.00	1,000,000.00	4,209,313.00
1,692,471.00	5,447,307.00	4,743,263.00	300,000.00	404,044.00
148,594.00	706,952.00	265,098.00	100,000.00	328,839.00†
1,834,145.00	12,220,859.00	8,073,750.00	1,000,000.00	4,147,109.00†
261,382.00	See Life Statement	264,673.00	See Life Statement	See Life Statement†
571,436.00	1,643,522.00	1,266,991.00	-----	376,531.00
5,635,776.00	18,320,420.00	13,963,781.00	1,000,000.00	3,356,639.00
2,637,733.00	5,667,958.00	4,586,012.00	775,000.00	306,947.00
6,845,421.00	See Life Statement	9,088,615.00	192,000.00	See Life Statement†
1,125,683.00	5,642,989.00	3,802,878.00	500,000.00	1,340,111.00
2,162,167.00	87,782,955.00	80,938,411.00	2,000,000.00	4,844,544.00*
21,176,281.00	76,832,588.00	51,749,240.00	5,000,000.00	20,083,347.00
34,950.00	393,932.00	349,608.00	-----	44,323.00†
4,012,299.00	14,343,712.00	9,642,459.00	1,000,000.00	3,701,253.00
15,991,602.00	65,198,291.00	49,317,211.00	200,000.00	15,681,080.00
3,788,779.00	10,955,030.00	8,831,121.00	-----	2,123,908.00
16,276,335.00	57,184,770.00	45,636,847.00	1,700,000.00	9,847,923.00
4,689,777.00	31,147,855.00	18,550,254.00	2,000,000.00	10,597,601.00
17,731,552.00	1,208,612.00	25,148,625.00	See Life Statement	See Life Statement†
584,471.00	6,158,300.00	3,958,300.00	1,000,000.00	1,200,000.00
853,638.00	17,856,555.00	4,900,558.00	250,000.00	12,705,997.00
10,397,467.00	23,032,341.00	17,996,287.00	-----	5,036,054.00
996,505.00	25,084,351.00	22,837,180.00	1,000,000.00	1,247,171.00*
15,659,563.00	85,278,660.00	52,941,919.00	2,250,000.00	30,086,741.00
2,209,362.00	39,059,942.00	18,909,435.00	2,400,000.00	17,750,507.00
4,843,204.00	24,601,909.00	17,161,046.00	1,000,000.00	5,440,864.00
37,167.00	92,915,981.00	86,415,981.00	1,850,000.00	4,650,000.00*
10,831,778.00	57,079,715.00	33,759,211.00	1,050,000.00	22,270,504.00
1,589,809.00	267,276.00	1,693,048.00	-----	-----†
3,194,509.00	14,546,962.00	9,906,837.00	1,200,000.00	3,440,126.00
3,564,450.00	42,968,163.00	23,563,638.00	5,000,000.00	14,404,525.00
4,557,692.00	23,884,842.00	17,717,731.00	1,000,000.00	5,167,110.00

TABLE No. XI

CASUALTY COMPANIES 1946	Total Income	Total Disburse- ments	Net Premiums Received
Globe Indemnity.....	\$ 30,495,186.00	\$ 24,833,659.00	\$ 26,631,483.00
Great American Indemnity.....	16,936,416.00	14,444,789.00	15,945,649.00
Great Northern Life (Accident Dept.).....	4,962,389.00	3,985,155.00	2,402,783.00
Hardware Indemnity.....	2,887,936.00	2,526,570.00	2,792,944.00
Hardware Mutual Casualty.....	21,955,388.00	19,161,828.00	21,473,471.00
Harleysville Mutual Casualty.....	2,922,406.00	2,533,418.00	2,754,010.00
Hartford Accident and Indemnity.....	69,743,714.00	58,773,536.00	66,892,330.00
Hartford Live Stock.....	1,440,937.00	1,095,459.00	1,360,681.00
Hartford Steam Boiler Inspection and Ins.....	10,176,147.00	9,147,619.00	8,825,278.00
Home Indemnity.....	10,033,579.00	7,318,997.00	9,007,907.00
Indemnity Ins. Co. of North America.....	30,202,680.00	23,567,815.00	27,647,139.00
Inter-Ocean Ins.....	2,973,772.00	2,837,364.00	2,885,439.00
Iowa Mutual Liability.....	5,938,995.00	4,463,848.00	5,853,910.00
John Hancock Mutual Life (Accident Dept.).....	14,201,206.00	12,670,592.00	13,932,823.00
Keystone Mutual Casualty.....	7,458,132.00	4,439,164.00	7,191,816.00
Lawyers Title Ins. Corpo.....	2,131,363.00	1,501,963.00	1,762,841.00
Liberty Mutual.....	79,253,410.00	77,723,547.00	74,527,291.00
Life Ins. Co. of Virginia (Accident Dept.).....	440,850.00	349,419.00	440,850.00
Lincoln National Life (Accident Dept.).....	634,201.00	473,473.00	632,219.00
London Guarantee and Accident.....	11,787,385.00	10,217,628.00	11,150,221.00
Lumber Mutual Casualty.....	3,374,988.00	2,959,784.00	3,234,178.00
Lumbermens Mutual Casualty.....	45,675,926.00	40,393,827.00	44,218,371.00
Manufacturers' Casualty.....	13,782,196.00	8,141,840.00	10,216,933.00
Maryland Casualty.....	41,707,650.00	41,746,877.00	38,082,655.00
Massachusetts Bonding and Ins.....	21,933,914.00	19,522,851.00	20,507,384.00
Massachusetts Mutual Life (Accident Dept.).....	18,033.00	64,745.00	18,033.00
Massachusetts Protective Assn., Inc.....	10,840,215.00	8,175,411.00	9,453,731.00
Metropolitan Casualty.....	13,604,493.00	11,340,145.00	12,582,463.00
Metropolitan Life (Accident Dept.).....	57,984,588.00	49,379,153.00	56,295,338.00
Mutual Benefit Health and Accident.....	60,02,756.00	48,751,514.00	58,574,029.00
Mutual Boiler.....	3,019,996.00	2,547,502.00	2,860,081.00
National Accident and Health.....	1,991,743.00	1,905,158.00	1,952,637.00
National Casualty.....	9,037,062.00	7,893,565.00	8,648,617.00
National Grange Mutual Liability.....	3,131,084.00	2,539,497.00	3,035,328.00
National Surety Corpo.....	15,115,173.00	12,484,824.00	12,170,357.00
New Amsterdam Casualty.....	23,859,418.00	20,155,267.00	22,258,136.00
New York Casualty.....	5,461,910.00	4,422,250.00	5,208,764.00
North American Accident (Accident Dept.).....	9,843,846.00	8,136,676.00	7,277,262.00
Ohio Casualty.....	13,555,218.00	11,383,162.00	13,129,023.00
Pacific Employers.....	14,102,488.00	12,851,110.00	13,766,182.00
Pacific Mutual Life (Accident Dept.).....	10,463,144.00	8,885,921.00	6,351,229.00
Paul Revere Life (Accident Dept.).....	6,689,015.00	4,656,303.00	6,089,015.00
Peerless Casualty.....	3,027,144.00	2,121,872.00	2,441,059.00
Pennsylvania Casualty.....	1,662,006.00	4,929,924.00	1,048,256.00
Penn. Threshermen & Farmers' Mutual Casualty.....	5,991,140.00	4,312,880.00	5,629,009.00
Phoenix Indemnity.....	7,757,379.00	6,421,202.00	6,948,457.00
Preferred Accident.....	9,490,211.00	8,977,847.00	9,081,804.00
Protective Life (Accident Dept.).....	7,769,387.00	5,000,472.00	1,458,863.00
Provident Life and Accident (Accident Dept.).....	22,965,898.00	17,709,634.00	15,776,723.00
Prudential (Accident Dept.).....	16,835,673.00	13,512,230.00	16,396,697.00
Public Service Mutual.....	3,816,934.00	3,116,872.00	3,639,768.00
Reliance Life (Accident Dept.).....	38,917,820.00	20,286,273.00	941,610.00
Reserve Loan Life (Accident Dept.).....	52,996.00	50,767.00	52,996.00
Royal Indemnity.....	26,106,946.00	21,720,680.00	22,730,211.00
St. Paul-Mercury Indemnity.....	15,240,645.00	11,596,270.00	14,377,499.00
Seaboard Surety.....	2,390,796.00	1,967,959.00	2,024,336.00
Security Mutual Casualty.....	3,278,461.00	3,293,173.00	2,904,345.00
Service Casualty.....	44,033.00	18,165.00	3,539.00
Shelby Mutual Casualty.....	3,798,154.00	2,867,840.00	3,637,288.00
Southern Fidelity Mutual.....	47,762.00	46,558.00	44,253.00

* Includes Life Figures

† See Life Statement

—Continued

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 11,336,158.00	\$ 59,851,358.00	\$ 36,756,048.00	\$ 2,500,000.00	\$20,595,310.00
6,241,463.00	32,180,474.00	19,876,368.00	2,000,000.00	10,304,105.00
915,492.00	13,433,463.00	11,865,114.00	500,000.00	1,068,349.00*
1,018,855.00	3,946,600.00	3,117,865.00	400,000.00	428,735.00
9,094,596.00	27,943,036.00	22,323,734.00	1,600,000.00	4,019,301.00
1,069,059.00	5,581,909.00	3,519,844.00		2,062,065.00
28,202,848.00	139,180,734.00	92,069,497.00	5,000,000.00	47,106,236.00
559,121.00	2,862,618.00	1,190,564.00	500,000.00	1,172,054.00
1,807,149.00	25,524,969.00	14,230,687.00	3,000,000.00	8,294,282.00
3,033,472.00	15,855,649.00	12,021,389.00	1,050,000.00	2,784,259.00
8,662,098.00	68,129,565.00	44,566,431.00	2,500,000.00	21,063,134.00
1,119,556.00	2,198,528.00	947,861.00	300,000.00	950,667.00
2,160,378.00	6,604,932.00	5,234,199.00		1,370,734.00
8,484,651.00	6,275,877.00	5,933,008.00		342,869.00†
2,219,318.00	7,662,935.00	5,623,869.00	260,000.00	1,189,066.00
18,083.00	3,438,263.00	1,707,416.00	1,100,000.00	630,847.00
41,957,750.00	156,932,030.00	127,252,922.00	1,250,000.00	28,429,108.00
316,345.00	See Life Statement	147,574.00	See Life Statement	See Life Statement †
300,564.00	See Life Statement	279,038.00	See Life Statement	See Life Statement †
4,227,618.00	21,547,190.00	14,491,177.00	900,000.00	6,156,012.00
1,430,836.00	4,948,675.00	3,789,543.00		1,159,132.00
18,259,323.00	67,418,487.00	57,418,487.00		10,000,000.00
3,439,579.00	19,181,579.00	13,921,708.00	1,000,000.00	4,259,870.00
14,472,792.00	79,341,121.00	53,982,196.00	5,598,623.00	19,760,302.00
8,241,887.00	36,967,603.00	23,961,662.00	2,000,000.00	11,005,941.00
2,652.00	6,821.00	26,070.00		
4,275,938.00	23,903,636.00	11,602,912.00	2,000,000.00	10,300,724.00
4,737,549.00	18,147,232.00	13,344,480.00	1,500,000.00	3,302,752.00
32,155,935.00	53,266,630.00	33,541,151.00		19,725,479.00†
27,302,039.00	61,257,020.00	38,042,394.00		23,214,626.00
303,881.00	3,655,037.00	1,751,845.00		1,903,192.00
627,480.00	1,459,449.00	452,305.00	300,000.00	707,144.00
3,644,966.00	9,570,428.00	5,352,349.00	1,500,000.00	2,718,079.00
1,038,789.00	5,446,516.00	3,702,699.00		1,743,817.00
2,512,651.00	38,587,666.00	16,496,950.00	2,500,000.00	19,590,716.00
8,323,264.00	48,625,711.00	31,061,494.00	1,000,000.00	16,564,217.00
1,713,636.00	11,319,288.00	7,097,140.00	1,500,000.00	2,722,148.00
2,791,646.00	15,101,546.00	13,401,757.00	750,000.00	949,789.00*
4,525,939.00	17,433,526.00	11,149,000.00	1,200,000.00	5,084,525.00
6,413,965.00	16,813,125.00	14,488,330.00	1,000,000.00	1,324,796.00
3,671,061.00	25,461,716.00	25,461,716.00	See Corp. Accounts	See Corp. Accounts †
2,647,950.00	See Life Statement	4,272,727.00	See Life Statement	See Life Statement †
618,076.00	4,771,935.00	2,475,629.00	1,000,000.00	1,296,306.00
2,806,417.00	1,637,198.00		1,000,000.00	637,198.00
2,138,835.00	11,023,618.00	7,630,952.00		3,392,666.00
2,539,382.00	12,847,647.00	8,285,576.00	2,000,000.00	2,562,071.00
4,118,922.00	13,411,439.00	10,891,018.00	1,000,000.00	1,550,421.00
1,021,765.00	26,243,266.00	23,645,997.00	1,000,000.00	1,597,270.00*
9,475,020.00	37,251,678.00	25,471,921.00	4,200,000.00	7,579,757.00*
8,742,885.00	12,305,415.00	10,794,751.00		1,510,664.00†
1,469,171.00	4,676,082.00	4,142,720.00	300,000.00	233,362.00
305,744.00	222,083,911.00	210,639,289.00	1,500,000.00	9,944,622.00*
14,861.00	See Life Statement	8,426.00		
10,178,403.00	54,065,224.00	34,659,144.00	2,500,000.00	16,906,080.00
4,392,104.00	28,792,950.00	19,581,283.00	3,000,000.00	6,211,668.00
250,656.00	9,219,224.00	3,089,314.00	1,000,000.00	5,129,910.00
1,477,589.00	13,407,661.00	6,973,182.00	700,000.00	5,734,480.00
28.00	783,127.00	32,524.00	375,000.00	375,602.00
4,259,992.00	4,771,644.00	3,856,741.00	500,000.00	414,903.00
13,177.00	79,779.00	10,104.00	35,000.00	34,674.00

TABLE No. XI

CASUALTY COMPANIES 1946	Total Income	Total Disburse- ments	Net Premiums Received
Standard Accident.....	\$ 28,324,747.00	\$ 23,843,408.00	\$ 27,071,208.00
Standard Surety and Casualty.....	5,677,876.00	4,978,960.00	5,533,303.00
State Automobile Mutual.....	8,323,237.00	7,262,482.00	8,015,083.00
State Farm Mutual Automobile.....	63,705,935.00	59,224,847.00	61,120,762.00
State Mutual Life (Accident Dept.).....	47,097.00	45,826.00	47,097.00
Sun Indemnity.....	5,841,289.00	4,956,460.00	5,540,339.00
Travelers Indemnity.....	51,705,763.00	33,969,776.00	40,420,908.00
Travelers Ins. (Accident Dept.).....	107,282,685.00	93,651,905.00	101,113,912.00
United Benefit Life (Accident Dept.).....	27,499,903.00	14,943,137.00	6,699,722.00
United Life and Accident (Accident Dept.).....	123,181.00	85,109.00	123,181.00
United National Indemnity.....	1,768,048.00	1,199,924.00	1,675,752.00
United States Casualty.....	11,889,754.00	10,185,477.00	11,456,475.00
United States Fidelity and Guaranty.....	60,081,614.00	51,360,075.00	56,025,556.00
United States Guarantee.....	7,591,825.00	6,066,891.00	6,592,010.00
Utica Mutual.....	12,142,977.00	10,784,290.00	11,759,022.00
Virginia Auto Mutual.....	818,578.00	773,944.00	732,396.00
Virginia Surety.....	1,188,911.00	1,389,610.00	1,166,057.00
Washington National (Accident Dept.).....	28,274,483.00	23,303,422.00	13,626,842.00
Western National Indemnity.....	5,088,935.00	4,315,861.00	4,639,851.00
World (Accident Dept.).....	5,681,549.00	4,292,174.00	4,465,498.00
Yorkshire Indemnity.....	2,346,780.00	1,898,253.00	2,186,169.00
Zurich General Accident and Liability.....	25,054,175.00	23,347,060.00	23,165,035.00
Totals.....	\$2,149,013,232.00	\$1,793,755,620.00	\$1,862,057,930.00

* Includes Life Figures

† See Life Statement

—Continued

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 9,868,024.00	\$ 48,515,271.00	\$ 36,461,518.00	\$ 3,518,760.00	\$ 8,534,993.00
2,335,507.00	7,810,700.00	6,139,106.00	1,000,000.00	671,594.00
3,518,692.00	13,558,814.00	6,567,488.00	-----	6,991,326.00
32,864,382.00	61,689,620.00	47,648,330.00	250,000.00	13,791,290.00
6,920.00	See Life Statement	49,484.00	See Life Statement	See Life Statement †
2,223,432.00	10,087,254.00	6,879,373.00	1,000,000.00	2,207,880.00
15,369,438.00	58,498,058.00	39,407,958.00	3,000,000.00	16,090,100.00
51,680,954.00	1,589,220,051.00	1,422,782,160.00	20,000,000.00	146,437,891.00*
2,038,341.00	66,923,791.00	62,409,687.00	1,000,000.00	3,514,104.00*
52,099.00	24,262.00	244,570.00	-----	----- †
374,996.00	5,388,195.00	1,820,403.00	1,500,000.00	2,067,793.00
4,775,687.00	21,278,460.00	14,981,582.00	1,000,000.00	5,296,878.00
20,763,090.00	111,759,835.00	78,273,394.00	10,000,000.00	23,486,441.00
2,012,172.00	26,743,994.00	12,088,184.00	2,000,000.00	12,655,810.00
5,322,928.00	21,716,878.00	16,302,859.00	-----	5,414,019.00
465,868.00	946,111.00	727,737.00	79,843.00	138,530.00
746,448.00	1,377,752.00	903,464.00	300,000.00	174,288.00
5,214,544.00	79,069,698.00	65,366,059.00	5,000,000.00	8,703,639.00*
1,894,052.00	11,125,286.00	6,591,846.00	1,000,000.00	3,533,440.00
1,111,348.00	3,945,124.00	3,390,585.00	-----	554,539.00*
837,656.00	5,389,341.00	3,348,125.00	750,000.00	1,291,216.00
12,846,597.00	52,668,538.00	32,736,638.00	600,000.00	19,331,900.00
\$ 820,086,599.00	\$ 6,401,094,021.00	\$ 5,169,045,881.00	\$ 201,585,996.00	\$ 1,075,629,456.00

TABLE No. XII—BUSINESS IN NORTH CAROLINA

SHOWING DIRECT WRITINGS, NET PREMIUMS RECEIVED, DIRECT LOSSES PAID (DEDUCTING SALVAGE) AND NET LOSSES PAID OF FIDELITY AND CASUALTY COMPANIES FOR THE YEAR 1946.

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Accident and Casualty—				
Accident.....	\$ 797.00	\$ 516.00	\$	\$
Auto liability.....	8,031.00	7,929.00	169.00	169.00
Liability other than auto.....	1,714.00	1,671.00	460.00	460.00
Workmen's compensation.....	17,212.00	16,523.00	10,667.00	10,667.00
Fidelity.....	658.00	593.00	208.00	121.00
Surety.....	17.00	100.00	.....	.....
Glass.....	160.00	160.00	267.00	267.00
Burglary and theft.....	3,241.00	1,961.00	1,897.00	1,341.00
Auto property damage.....	3,518.00	3,447.00	1,273.00	1,273.00
Auto collision.....	13.00	13.00	460.00	460.00
Property damage & coll. other than auto.....	193.00	188.00	103.00	103.00
Etna Casualty and Surety—				
Accident.....	440.00	449.00	.....	.....
Auto liability.....	177,535.00	177,472.00	116,611.00	116,611.00
Liability other than auto.....	114,448.00	114,085.00	16,982.00	16,982.00
Workmen's compensation.....	163,660.00	163,638.00	94,658.00	94,658.00
Fidelity.....	28,693.00	23,993.00	741.00	1,006.00
Surety.....	44,093.00	42,043.00	300.00	742.00
Glass.....	4,725.00	4,725.00	1,562.00	1,562.00
Burglary and theft.....	29,679.00	29,679.00	8,865.00	8,865.00
Auto property damage.....	61,451.00	61,437.00	38,982.00	38,982.00
Property damage & coll. other than auto.....	9,750.00	9,603.00	782.00	782.00
Water damage.....	1,341.00	1,341.00	.....	.....
Etna Life (Accident Dept.)—				
Accident.....	44,734.00	43,440.00	6,284.00	5,691.00
Health.....	3,939.00	3,929.00	2,220.00	2,220.00
Group accident and health.....	284,292.00	285,119.00	226,952.00	227,638.00
Non-cancellable accident and health.....	340.00	340.00	.....	.....
Allstate—				
Auto liability.....	24,814.00	24,672.00	1,520.00	1,520.00
Auto property damage.....	8,031.00	8,001.00	3,179.00	3,179.00
Auto collision.....	8,935.00	12,747.00	808.00	2,536.00
American Automobile—				
Accident.....	5.00	5.00	.....	.....
Auto liability.....	35,559.00	35,448.00	6,831.00	6,831.00
Liability other than auto.....	6,872.00	6,802.00	416.00	416.00
Workmen's compensation.....	6,306.00	6,279.00	591.00	591.00
Glass.....	531.00	520.00	93.00	93.00
Burglary and theft.....	2,470.00	2,463.00	199.00	199.00
Auto property damage.....	14,318.00	14,316.00	7,430.00	7,430.00
Auto collision.....	.....	19,940.00	.....	9,060.00
Property damage & coll. other than auto.....	537.00	536.00	.....	.....
American Bonding—				
Liability other than auto.....	61.00	.....	.....	.....
Fidelity.....	8,714.00	.....	998.00	.....
Surety.....	14,501.00	.....	269.00	.....
Glass.....	369.00	.....	277.00	.....
Burglary and theft.....	8,345.00	.....	1,911.00	.....
American Casualty—				
Accident and health.....	11,033.00	7,289.00	7,065.00	6,866.00
Group accident and health.....	1,146.00	4.00	1,000.00	1,000.00
Auto liability.....	73,540.00	52,660.00	35,832.00	34,671.00
Liability other than auto.....	15,702.00	15,017.00	371.00	371.00
Workmen's compensation.....	32,869.00	31,554.00	15,452.00	15,452.00
Fidelity.....	1,819.00	1,291.00	.....	.....
Surety.....	4,269.00	3,354.00	.....	.....
Glass.....	1,206.00	1,206.00	373.00	373.00
Burglary and theft.....	5,017.00	3,908.00	1,672.00	1,474.00
Auto property damage.....	27,044.00	23,066.00	16,732.00	15,823.00
Auto collision.....	640.00	632.00	693.00	693.00
Property damage & coll. other than auto.....	1,277.00	1,234.00	161.00	157.00
American Credit Indemnity—				
Credit.....	30,102.00	29,457.00	.....	.....
American Fire and Casualty—				
Auto medical payments.....	15.00	4.00	.....	.....
Aircraft medical payments.....	.....	.....	.....	.....
Auto liability.....	355.00	105.00	.....	.....
Miscellaneous liability.....	253.00	63.00	.....	.....
Workmen's compensation.....	95.00	92.00	.....	.....
Auto property damage.....	145.00	44.00	.....	.....
Miscellaneous property damage.....	34.00	10.00	.....	.....
Fire.....	4,383.00	709.00	.....	.....
Windstorm and extended coverage.....	1,270.00	107.00	60.00	6.00
Inland navigation and transportation.....	10.00	1.00

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
American Employers'—				
Accident.....	\$ 2,084.00	\$ 834.00	\$ 81.00	\$ 76.00
Health.....	85.00	67.00	79.00	40.00
Auto liability.....	65,769.00	64,692.00	27,311.00	27,311.00
Liability other than auto.....	24,230.00	20,913.00	4,550.00	4,527.00
Workmen's compensation.....	69,438.00	68,435.00	38,198.00	38,097.00
Fidelity.....	5,114.00	3,911.00	1,021.00	255.00
Surety.....	3,103.00	3,415.00	—	—
Glass.....	2,599.00	2,599.00	703.00	703.00
Burglary and theft.....	8,911.00	7,829.00	8,682.00	8,682.00
Boiler and machinery.....	2,241.00	2,148.00	1,043.00	1,043.00
Auto property damage.....	26,524.00	26,496.00	13,187.00	13,187.00
Auto collision.....	283.00	277.00	292.00	292.00
Property damage & coll. other than auto.....	2,785.00	1,900.00	1,340.00	1,137.00
American Fidelity and Casualty—				
Auto liability.....	237,161.00	187,426.00	156,499.00	118,690.00
Auto property damage.....	60,570.00	47,410.00	67,698.00	54,951.00
American Guarantee and Liability—				
Auto liability.....	2,174.00	2,163.00	6,791.00	6,791.00
Liability other than auto.....	573.00	509.00	642.00	642.00
Fidelity.....	37.00	37.00	—	—
Glass.....	6.00	6.00	75.00	75.00
Burglary and theft.....	126.00	118.00	62.00	62.00
Boiler and machinery.....	989.00	947.00	44.00	44.00
Auto property damage.....	961.00	961.00	2,466.00	2,466.00
Property damage & coll. other than auto.....	17.00	17.00	—	—
Workmen's compensation.....	2,854.00	2,854.00	281.00	281.00
American Health (Accident Dept.)—				
Accident, Health and Group.....	—	9,447.00	381.00	381.00
American Indemnity—				
Dwellings—Fire.....	29,501.00	15,685.00	4,750.00	2,206.00
Tornado.....	4,395.00	2,342.00	1,612.00	1,064.00
Auto liability.....	16,658.00	15,690.00	1,118.00	1,118.00
Liability other than auto.....	208.00	195.00	—	—
Fidelity.....	124.00	86.00	—	—
Surety.....	1,173.00	1,022.00	—	—
Glass.....	723.00	716.00	—	—
Burglary and theft.....	571.00	423.00	7.00	7.00
Auto fire.....	1,973.00	1,973.00	1,335.00	1,335.00
Auto property damage.....	8,160.00	8,160.00	4,025.00	4,025.00
Auto collision.....	4,353.00	4,353.00	5,629.00	5,629.00
Property damage & coll. other than auto.....	32.00	32.00	—	—
Auto theft.....	159.00	159.00	—	—
American Motorists—				
Accident.....	1,961.00	1,960.00	120.00	120.00
Group accident and health.....	736.00	368.00	252.00	126.00
Auto liability.....	28,593.00	28,519.00	2,048.00	2,048.00
Liability other than auto.....	2,985.00	2,416.00	6.00	6.00
Workmen's compensation.....	11,753.00	11,087.00	5,069.00	4,535.00
Fidelity.....	2,172.00	9,407.00	—	1,257.00
Surety.....	1,184.00	1,619.00	—	—
Glass.....	1,142.00	1,142.00	211.00	211.00
Burglary and theft.....	2,036.00	2,032.00	319.00	319.00
Boiler and machinery.....	6,493.00	164.00	618.00	—
Auto property damage.....	11,551.00	11,533.00	5,434.00	5,434.00
Auto collision.....	2,701.00	2,701.00	844.00	1,043.00
Property damage other than auto, inc. collision.....	397.00	338.00	283.00	282.00
American Mutual Liability—				
Accident.....	13,434.00	5,123.00	6,540.00	3,591.00
Health.....	18,669.00	18,669.00	10,373.00	10,340.00
Group accident and health.....	—	10,845.00	—	5,839.00
Auto liability.....	110,686.00	110,301.00	32,870.00	32,870.00
Liability other than auto.....	78,392.00	78,372.00	6,462.00	6,462.00
Workmen's compensation.....	978,065.00	977,008.00	606,523.00	606,523.00
Fidelity.....	11,630.00	3,056.00	67.00	67.00
Glass.....	72.00	72.00	—	—
Burglary and theft.....	13,284.00	10,970.00	4,395.00	3,267.00
Auto property damage.....	45,665.00	45,509.00	25,008.00	25,008.00
Auto collision.....	3,829.00	3,829.00	2,754.00	2,754.00
Property damage & coll. other than auto.....	21,131.00	20,645.00	2,242.00	2,242.00
American Policyholders—				
Group accident and health.....	13,592.00	2,747.00	8,341.00	2,502.00
Liability other than auto.....	356.00	227.00	—	—
Auto liability.....	2.00	2.00	—	—

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
American Surety—				
Auto liability.....	\$ 23,479.00	\$ 23,076.00	\$ 11,282.00	\$ 11,282.00
Liability other than auto.....	5,046.00	4,828.00	—	—
Workmen's compensation.....	10,208.00	10,208.00	3,769.00	3,769.00
Fidelity.....	17,998.00	17,735.00	19,933.00	15,925.00
Surety.....	12,814.00	13,874.00	2.00	82.00
Glass.....	3,263.00	3,263.00	917.00	917.00
Burglary and theft.....	4,083.00	4,065.00	420.00	378.00
Auto property damage.....	9,078.00	9,078.00	5,534.00	5,534.00
Auto collision.....	1,214.00	1,214.00	217.00	217.00
Property damage & coll. other than auto.....	1,454.00	1,415.00	27.00	27.00
Arrex Indemnity—				
Auto liability.....	246.00	246.00	—	—
Liability other than auto.....	538.00	538.00	—	—
Workmen's compensation.....	313.00	313.00	42.00	42.00
Auto property damage.....	92.00	92.00	16.00	16.00
Property damage & coll. other than auto.....	122.00	122.00	—	—
Associated Indemnity Corp.—				
Auto liability.....	3,761.00	3,717.00	—	—
Liability other than auto.....	1,679.00	1,658.00	10.00	10.00
Workmen's compensation.....	21,342.00	21,133.00	27,083.00	27,083.00
Glass.....	2.00	2.00	—	—
Burglary and theft.....	364.00	299.00	57.00	57.00
Auto property damage.....	1,262.00	1,262.00	520.00	520.00
Property damage & coll. other than auto.....	601.00	592.00	—	—
Bankers Indemnity—				
Accident.....	25.00	25.00	—	—
Auto liability.....	2,039.00	2,039.00	—	—
Liability other than auto.....	89.00	89.00	100.00	100.00
Workmen's compensation.....	358.00	358.00	220.00	220.00
Glass.....	60.00	60.00	—	—
Burglary and theft.....	287.00	287.00	—	—
Auto property damage.....	782.00	782.00	226.00	226.00
Auto collision.....	74.00	74.00	—	—
Bankers Life (Accident Dept.)—				
Group accident and health.....	17,382.00	17,382.00	11,050.00	11,050.00
Bankers Security Life (Accident Dept.)—				
Benefit Asso. of Railway Employees (Accident)—				
Accident and health.....	59,903.00	59,882.00	35,087.00	35,087.00
Bituminous Casualty—				
Auto liability.....	48,091.00	46,528.00	2,300.00	1,800.00
Liability other than auto.....	21,445.00	20,751.00	281.00	206.00
Workmen's compensation.....	239,719.00	238,641.00	122,883.00	122,883.00
Auto property damage.....	22,114.00	21,395.00	8,180.00	8,180.00
Auto collision.....	—	39,598.00	—	15,645.00
Property damage & coll. other than auto.....	1,972.00	1,908.00	1,465.00	1,465.00
Auto Occupant Medical Expenses.....	2,033.00	2,033.00	637.00	637.00
Car and General—				
Auto liability.....	20,652.00	20,238.00	11,883.00	11,883.00
Liability other than auto.....	1,497.00	1,467.00	—	—
Workmen's compensation.....	10,950.00	10,841.00	2,159.00	2,159.00
Fidelity.....	2,260.00	563.00	—	—
Surety.....	35.00	37.00	—	—
Glass.....	639.00	639.00	—	—
Burglary and theft.....	1,590.00	1,773.00	276.00	276.00
Auto property damage.....	8,400.00	8,371.00	5,980.00	5,980.00
Auto collision.....	143.00	143.00	254.00	254.00
Property damage & coll. other than auto.....	126.00	126.00	—	—
Carolina Casualty—				
Accident.....	149,783.00	149,567.00	61,061.00	61,061.00
Auto liability.....	113,946.00	87,926.00	42,331.00	31,581.00
Liability other than auto.....	11,050.00	10,223.00	1,487.00	1,487.00
Workmen's compensation.....	63,508.00	56,630.00	27,864.00	27,229.00
Auto property damage.....	38,460.00	34,548.00	22,026.00	22,026.00
Property damage & coll. other than auto.....	1,320.00	1,174.00	1,427.00	1,427.00

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Central Surety and Insurance Corpo.—				
Accident.....	\$ 427.00	\$ 303.00	\$ —	\$ —
Auto liability.....	9,901.00	9,238.00	1,759.00	1,759.00
Liability other than auto.....	2,742.00	2,059.00	147.00	147.00
Workmen's compensation.....	6,352.00	6,289.00	3,889.00	3,889.00
Fidelity.....	6,530.00	2,624.00	13,349.00	4,565.00
Surety.....	2,966.00	2,524.00	—	—
Glass.....	338.00	335.00	130.00	130.00
Burglary and theft.....	988.00	951.00	1,085.00	1,034.00
Auto property damage.....	4,536.00	4,510.00	2,078.00	2,078.00
Auto collision.....	—	26.00	—	—
Property damage & coll. other than auto.....	247.00	247.00	11.00	11.00
Century Indemnity—				
Accident.....	325.00	203.00	1,300.00	1,300.00
Group accident and health.....	377.00	310.00	134.00	107.00
Auto liability.....	7,409.00	7,409.00	—	—
Liability other than auto.....	263.00	263.00	—	—
Workmen's compensation.....	727.00	730.00	573.00	573.00
Fidelity.....	80.00	2,446.00	—	—
Surety.....	318.00	446.00	—	—
Burglary and theft.....	128.00	130.00	60.00	60.00
Auto property damage.....	1,884.00	1,884.00	482.00	482.00
Auto collision.....	49.00	49.00	—	—
Property damage & coll. other than auto.....	49.00	35.00	—	—
Coal Operators Casualty—				
Liability other than auto.....	7,274.00	6,962.00	5.00	5.00
Workmen's compensation.....	123,094.00	121,831.00	49,253.00	49,253.00
Property damage & coll. other than auto.....	1,593.00	1,501.00	1,887.00	1,887.00
Colonial Life & Accident (Acc. Dept.)—				
Non-cancellable accident and health.....	129,236.00	129,236.00	18,167.00	18,167.00
Columbia Casualty—				
Accident.....	313.00	236.00	—	—
Auto liability.....	1,385.00	1,385.00	—	—
Liability other than auto.....	5,002.00	5,002.00	—	—
Workmen's compensation.....	5,379.00	5,384.00	5,485.00	5,315.00
Fidelity.....	100.00	196.00	—	—
Surety.....	870.00	387.00	—	—
Glass.....	51.00	51.00	—	—
Burglary and theft.....	886.00	646.00	822.00	822.00
Boiler and machinery.....	— 1,259.00	— 652.00	1,142.00	1,142.00
Auto property damage.....	514.00	514.00	77.00	77.00
Auto collision.....	43.00	43.00	—	—
Property damage & coll. other than auto.....	1,051.00	1,051.00	—	—
Columbian National Life (Accident Dept.)—				
Accident.....	1,485.00	1,268.00	571.00	471.00
Health.....	2,274.00	2,040.00	1,285.00	1,266.00
Group accident and health.....	28.00	28.00	—	—
Combined Mutual Casualty—				
Accident.....	109,681.00	103,594.00	32,805.00	27,410.00
Health.....	30,770.00	27,508.00	4,868.00	4,038.00
Accident and health.....	60.00	60.00	—	—
Commercial Casualty—				
Accident.....	7,435.00	7,340.00	735.00	735.00
Health.....	9,660.00	9,653.00	3,076.00	3,076.00
Group accident and health.....	81,986.00	81,900.00	67,405.00	67,405.00
Auto liability.....	26,038.00	26,146.00	5,248.00	5,561.00
Liability other than auto.....	2,576.00	2,502.00	1,595.00	1,595.00
Workmen's compensation.....	1,311.00	1,294.00	132.00	132.00
Fidelity.....	722.00	2,444.00	— 1,711.00	— 352.00
Surety.....	292.00	292.00	—	—
Glass.....	693.00	688.00	176.00	176.00
Burglary and theft.....	1,897.00	1,735.00	81.00	81.00
Auto property damage.....	8,032.00	8,048.00	4,489.00	4,489.00
Auto collision.....	294.00	290.00	—	—
Property damage & coll. other than auto.....	118.00	117.00	—	—
Connecticut General Life (Accident Dept.)—				
Accident.....	5,599.00	5,494.00	2,318.00	2,318.00
Health.....	449.00	449.00	1,057.00	1,057.00
Group accident and health.....	125,220.00	125,220.00	99,127.00	99,127.00
Non-cancellable accident and health.....	1,516.00	1,516.00	1,923.00	1,923.00

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Connecticut Indemnity—				
Auto liability.....	\$ 292.00	\$ 271.00	\$ 247.00	\$ 247.00
Liability other than auto.....	26.00	24.00		
Burglary and theft.....	154.00	154.00	25.00	25.00
Auto property damage.....	99.00	99.00		
Property damage & coll. other than auto.....	4.00	4.00		
Continental Assurance (Accident Dept.)—				
Accident and health.....	211.00	211.00	100.00	100.00
Group accident and health.....	4,194.00	4,194.00	6,351.00	6,351.00
Non-cancellable accident and health.....	879.00	865.00		
Continental Casualty—				
Accident.....	106,143.00	104,110.00	28,982.00	28,982.00
Health.....	156,156.00	156,159.00	65,440.00	65,440.00
Group accident and health.....	3,477.00	3,477.00	2,097.00	2,097.00
Non-cancellable accident and health.....	2,574.00	2,547.00	1,739.00	1,739.00
Auto liability.....	4,836.00	4,920.00	1,382.00	2,127.00
Liability other than auto.....	3,404.00	3,407.00	67.00	67.00
Workmen's compensation.....	12,352.00	12,359.00	4,600.00	4,600.00
Fidelity.....	126.00	27.00	137.00	93.00
Surety.....	10,390.00	9,601.00		
Glass.....	20.00	20.00		
Burglary and theft.....	545.00	198.00	39.00	47.00
Boiler and machinery.....	11.00	12.00		
Auto property damage.....	2,424.00	2,449.00	934.00	955.00
Property damage & coll. other than auto.....	2.00	3.00		
Credit Life (Accident Dept.)—				
Accident and health.....	742,060.00	552,487.00	17,804.00	17,804.00
Eagle Indemnity—				
Accident.....	840.00	611.00		
Health.....	494.00	282.00	60.00	60.00
Group accident and health.....		3.00		
Auto liability.....	29,553.00	21,870.00	12,678.00	12,678.00
Liability other than auto.....	4,847.00	2,649.00	88.00	88.00
Workmen's compensation.....	13,606.00	11,718.00	7,957.00	7,957.00
Fidelity.....	269.00	197.00		
Surety.....	10,118.00	3,758.00		
Glass.....	425.00	336.00	292.00	292.00
Burglary and theft.....	1,091.00	924.00	103.00	103.00
Boiler and machinery.....	1,248.00	963.00		
Auto property damage.....	12,369.00	8,694.00	6,309.00	6,309.00
Auto collision.....	3.00	11.00		
Property damage & coll. other than auto.....	628.00	399.00	60.00	60.00
Employers' Liability Assur. Corpo.—				
Accident.....	2,256.00	1,957.00	160.00	100.00
Health.....	248.00	208.00		40.00
Group accident health.....	1,395.00	1,395.00	1,471.00	1,471.00
Auto liability.....	98,345.00	98,229.00	45,052.00	45,052.00
Liability other than auto.....	41,654.00	42,757.00	7,343.00	7,357.00
Workmen's compensation.....	105,119.00	103,459.00	39,497.00	39,455.00
Fidelity.....	4,367.00	6,025.00	673.00	964.00
Surety.....	2,123.00	3,081.00		985.00
Glass.....	6,076.00	6,076.00	1,276.00	1,276.00
Burglary and theft.....	17,752.00	16,581.00	8,714.00	8,714.00
Boiler and machinery.....	4,422.00	4,395.00	34.00	34.00
Auto property damage.....	38,961.00	38,920.00	23,531.00	23,531.00
Auto collision.....	774.00	774.00	40.00	40.00
Property damage & coll. other than auto.....	4,221.00	4,564.00	27.00	149.00
Employers Mutual Casualty—				
Accident.....	4.00	4.00	50.00	50.00
Auto liability.....	107,524.00	106,718.00	32,799.00	32,799.00
Liability other than auto.....	27,824.00	27,594.00	813.00	813.00
Workmen's compensation.....	133,090.00	132,092.00	43,940.00	43,940.00
Glass.....	1,171.00	1,171.00	113.00	113.00
Burglary and theft.....	3,482.00	3,482.00	298.00	298.00
Auto property damage.....	46,621.00	46,271.00	31,439.00	31,439.00
Auto collision.....	55,504.00	55,504.00	37,579.00	37,579.00
Property damage & coll. other than auto.....	2,236.00	2,206.00	318.00	318.00
Comprehensive.....	28,212.00	28,066.00	13,720.00	13,720.00
Employers Mutual Liability—				
Auto liability.....	36,652.00	36,570.00	8,445.00	8,445.00
Liability other than auto.....	14,914.00	14,858.00		
Workmen's compensation.....	221,140.00	220,686.00	117,970.00	117,970.00
Fidelity.....	789.00	645.00	31.00	31.00
Glass.....	94.00	94.00		
Burglary and theft.....	631.00	631.00	523.00	523.00
Auto property damage.....	16,246.00	16,225.00	6,373.00	6,373.00
Auto collision.....	7,360.00	20,227.00	7,189.00	10,269.00
Property damage & coll. other than auto.....	3,684.00	3,661.00	2,540.00	2,540.00

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Employers Reinsurance Corpo.—				
Accident.....	\$.....	\$ 9,860.00	\$.....	\$ 2,346.00
Health.....	.....	5,005.00	.....	3,407.00
Non-cancellable accident and health.....	.....	2,351.00	.....	4,000.00
Auto liability.....	.....	56,728.00	.....	39,307.00
Liability other than auto.....	441.00	2,840.00	.....	.....
Workmen's compensation.....	.....	10,391.00	.....	.....
Fidelity.....	.....	8,264.00	.....	3,063.00
Surety.....	.....	17,277.00	.....	2,389.00
Glass.....	.....	42.00	.....	.....
Burglary and theft.....	.....	1,429.00	.....	90.00
Boiler and machinery.....	.....	18.00	.....	7,943.00
Auto property damage.....	.....	13,027.00	.....	12,658.00
Auto collision.....	.....	10.00	.....	.....
Property damage & coll. other than auto.....	.....	487.00	.....	.....
Equitable Life Assur. (Accident Dept.)—				
Accident.....	4.00	4.00	.....	.....
Health.....	10.00	10.00	.....	.....
Group accident and health.....	630,429.00	630,429.00	440,132.00	440,132.00
Non-cancellable accident and health.....	6,086.00	6,086.00	33,276.00	31,026.00
Excess—				
Accident.....	.....	100.00	.....	.....
Liability other than auto.....	904.00	904.00	.....	.....
Workmen's compensation.....	.....	100.00	.....	.....
Fidelity.....	.....	1,287.00	.....	.....
Surety.....	.....	5,953.00	.....	1,594.00
Burglary and theft.....	.....	46.00	.....	.....
Boiler and machinery.....	.....	27.00	.....	.....
Auto property damage.....	.....	.....	4,500.00	4,500.00
Property damage & coll. other than auto.....	878.00	878.00	.....	.....
Factory Mutual Liability—				
Automobile liability.....	10,660.00	10,660.00	26.00	26.00
Liability other than auto.....	151.00	151.00	.....	.....
Burglary and theft.....	527.00	527.00	137.00	137.00
Auto property damage.....	3,578.00	3,578.00	749.00	749.00
Auto collision.....	8,256.00	8,256.00	915.00	915.00
Farm Bureau Mutual Auto—				
Accident.....	39,088.00	39,153.00	14,845.00	14,845.00
Health.....	3,831.00	3,831.00	4,432.00	4,432.00
Group accident and health.....	13,225.00	13,225.00	7,728.00	7,728.00
Auto liability.....	278,745.00	274,093.00	86,714.00	83,351.00
Liability other than auto.....	10,737.00	10,587.00	1,004.00	1,004.00
Workmen's compensation.....	91,298.00	90,385.00	31,829.00	31,829.00
Burglary and theft.....	2,343.00	2,343.00	103.00	103.00
Auto property damage.....	120,856.00	120,801.00	93,395.00	93,395.00
Auto collision.....	581,691.00	581,691.00	392,537.00	392,537.00
Property damage & coll. other than auto.....	4,759.00	4,622.00	1,174.00	1,174.00
Hospitalization.....	10,170.00	10,170.00	4,929.00	4,929.00
Auto theft.....	4,847.00	4,847.00	9,070.00	9,070.00
Federal Life (Accident Dept.)—				
Accident, Health, Group A. & H. and Non-can.....	14,918.00	15,023.00	7,113.00	7,113.00
Fidelity and Casualty—				
Accident.....	10,618.00	9,871.00	1,819.	1,777.00
Health.....	400.00	338.00	.....	.....
Auto liability.....	141,985.00	139,289.00	18,165.00	18,165.00
Liability other than auto.....	55,755.00	54,735.00	11,012.00	11,012.00
Workmen's compensation.....	149,344.00	149,261.00	86,163.00	86,163.00
Fidelity.....	32,100.00	29,240.00	664.00	3,367.00
Surety.....	22,488.00	31,140.00	.....	.....
Glass.....	4,378.00	4,378.00	1,125.00	1,125.00
Burglary and theft.....	29,728.00	27,072.00	3,008.00	3,002.00
Boiler and machinery.....	19,578.00	15,215.00	1,578.00	852.00
Auto property damage.....	57,128.00	57,039.00	28,637.00	28,637.00
Auto collision.....	1,598.00	1,598.00	1,977.00	1,977.00
Property damage & coll. other than auto.....	17,493.00	15,715.00	4,437.00	4,437.00
Fidelity and Deposit—				
Liability other than auto.....	212.00	269.00	.....	.....
Fidelity.....	73,743.00	65,142.00	22,089.00	12,480.00
Surety.....	39,543.00	51,699.00	715.00	421.00
Glass.....	1,365.00	1,734.00	288.00	565.00
Burglary and theft.....	28,046.00	28,735.00	5,912.00	7,669.00

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Fireman's Fund Indemnity—				
Accident.....	\$ 805.00	\$ 538.00	\$ -----	\$ -----
Health.....	130.00	130.00	-----	-----
Auto liability.....	2,470.00	2,398.00	2,500.00	2,500.00
Liability other than auto.....	696.00	676.00	193.00	193.00
Workmen's compensation.....	4,167.00	4,114.00	3,926.00	3,926.00
Fidelity.....	828.00	1,487.00	-----	5.00
Surety.....	662.00	3,382.00	-----	-----
Burglary and theft.....	56.00	56.00	-----	-----
Auto property damage.....	882.00	729.00	1,390.00	1,390.00
Auto collision.....	20.00	20.00	-----	-----
Property damage & coll. other than auto.....	107.00	100.00	12.00	12.00
Franklin Life (Accident Dept.)—				
Accident.....	1,715.00	1,715.00	-----	-----
Health.....	3,063.00	3,063.00	-----	-----
General Accident Fire & Life Assur. Corpo.				
Accident.....	57,257.00	57,043.00	9,131.00	9,131.00
Health.....	71,421.00	71,421.00	43,412.00	43,412.00
Group accident and health.....	8,467.00	8,467.00	7,048.00	7,048.00
Auto liability.....	25,206.00	25,067.00	12,856.00	12,856.00
Liability other than auto.....	8,317.00	8,280.00	449.00	449.00
Workmen's compensation.....	25,403.00	25,346.00	34,237.00	34,237.00
Glass.....	925.00	925.00	320.00	320.00
Burglary and theft.....	4,432.00	4,195.00	3,763.00	3,763.00
Boiler and machinery.....	2,302.00	2,187.00	25,890.00	10,005.00
Auto property damage.....	10,827.00	10,808.00	7,013.00	7,013.00
Auto collision.....	396.00	396.00	208.00	208.00
Property damage & coll. other than auto.....	267.00	250.00	36.00	36.00
General American Life (Accident Dept.)—				
Accident.....	39.00	39.00	-----	-----
Group accident and health.....	1,329.00	1,329.00	80.00	80.00
General Reinsurance—				
Accident.....	-----	4,817.00	-----	59.00
Health.....	-----	528.00	-----	174.00
Group accident and health.....	-----	561.00	-----	32.00
Auto liability.....	8.00	35,421.00	-----	30,018.00
Liability other than auto.....	-----	11,522.00	-----	-----
Workmen's compensation.....	2,290.00	9,773.00	-----	350.00
Fidelity.....	-----	12,617.00	-----	973.00
Surety.....	-----	20,043.00	-----	99.00
Glass.....	-----	214.00	-----	-----
Burglary and theft.....	-----	8,574.00	-----	598.00
Boiler and machinery.....	-----	1,804.00	-----	-----
Auto property damage.....	-----	4,034.00	-----	151.00
Auto collision.....	-----	53.00	-----	-----
Property damage & coll. other than auto.....	-----	1,586.00	-----	-----
Credit.....	-----	1,791.00	-----	-----
Glens Falls Indemnity—				
Accident.....	3,256.00	2,311.00	622.00	328.00
Health.....	607.00	372.00	850.00	332.00
Auto liability.....	51,747.00	50,712.00	14,835.00	14,835.00
Liability other than auto.....	27,548.00	26,636.00	5,314.00	5,314.00
Workmen's compensation.....	74,982.00	74,982.00	22,272.00	22,272.00
Fidelity.....	6,947.00	6,564.00	412.00	516.00
Surety.....	47,371.00	28,491.00	1,520.00	1,321.00
Glass.....	2,354.00	2,354.00	603.00	603.00
Burglary and theft.....	13,076.00	11,190.00	3,752.00	3,712.00
Auto property damage.....	22,156.00	21,713.00	10,648.00	10,648.00
Auto collision.....	254.00	254.00	-----	-----
Property damage & coll. other than auto.....	7,043.00	6,750.00	470.00	470.00
Globe Indemnity—				
Accident.....	3,007.00	2,393.00	78.00	52.00
Health.....	174.00	271.00	-----	-----
Group accident and health.....	394.00	372.00	183.00	183.00
Auto liability.....	21,933.00	31,892.00	8,275.00	8,275.00
Liability other than auto.....	9,541.00	10,029.00	1,483.00	1,475.00
Workmen's compensation.....	32,105.00	35,810.00	19,702.00	19,719.00
Fidelity.....	619.00	1,298.00	-----	-----
Surety.....	1,535.00	4,422.00	275.00	275.00
Glass.....	688.00	1,363.00	410.00	410.00
Burglary and theft.....	3,114.00	3,882.00	516.00	516.00
Boiler and machinery.....	2,503.00	3,922.00	2,053.00	1,117.00
Auto property damage.....	8,991.00	12,749.00	5,178.00	5,178.00
Auto collision.....	266.00	217.00	121.00	121.00
Property damage & coll. other than auto.....	1,385.00	1,473.00	826.00	173.00

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Great American Indemnity—				
Accident.....	\$ 4,479.00	\$ 4,114.00	\$ 1,829.00	\$ 1,829.00
Health.....	244.00	244.00	93.00	93.00
Group accident and health.....	114.00	113.00	—	—
Auto liability.....	182,760.00	180,948.00	39,295.00	39,295.00
Liability other than auto.....	35,065.00	34,598.00	1,882.00	1,882.00
Workmen's compensation.....	90,379.00	90,379.00	35,477.00	35,365.00
Fidelity.....	19,579.00	14,518.00	1,175.00	1,503.00
Surety.....	11,011.00	10,025.00	—	—
Glass.....	4,465.00	4,465.00	1,527.00	1,527.00
Burglary and theft.....	19,647.00	18,640.00	4,231.00	4,231.00
Auto property damage.....	72,231.00	72,231.00	28,115.00	28,115.00
Auto collision.....	771.00	771.00	232.00	232.00
Property damage & coll. other than auto.....	4,706.00	4,591.00	1,418.00	1,394.00
Water damage.....	396.00	396.00	—	—
Great Northern Life (Accident Dept.)—				
Accident.....	47,001.00	47,001.00	15,535.00	15,535.00
Non-cancellable accident and health.....	1,918.00	1,918.00	—	—
Hardware Indemnity—				
Auto liability.....	8,607.00	7,547.00	1,416.00	1,416.00
Liability other than auto.....	745.00	650.00	15.00	15.00
Glass.....	73.00	73.00	12.00	12.00
Burglary and theft.....	918.00	781.00	216.00	216.00
Auto property damage.....	3,772.00	3,739.00	2,620.00	2,620.00
Property damage & coll. other than auto.....	202.00	199.00	—	—
Hardware Mutual Casualty—				
Accident.....	696.00	697.00	216.00	216.00
Auto liability.....	68,128.00	67,588.00	32,023.00	32,023.00
Liability other than auto.....	9,629.00	9,546.00	703.00	703.00
Workmen's compensation.....	51,203.00	50,960.00	16,914.00	16,914.00
Glass.....	4,229.00	4,229.00	1,473.00	1,473.00
Burglary and theft.....	3,277.00	3,277.00	1,295.00	1,295.00
Auto property damage.....	30,620.00	30,621.00	17,672.00	17,672.00
Auto collision.....	20,934.00	20,934.00	5,889.00	5,889.00
Property damage & coll. other than auto.....	744.00	744.00	9.00	9.00
Harleysville Mutual Casualty—				
Auto liability.....	61,711.00	59,596.00	21,215.00	21,215.00
Liability other than auto.....	26.00	25.00	—	—
Auto property damage.....	23,176.00	23,176.00	8,588.00	8,588.00
Property damage & coll. other than auto.....	10.00	10.00	—	—
Hartford Accident and Indemnity—				
Accident.....	21,647.00	21,170.00	2,401.00	2,395.00
Health.....	910.00	910.00	70.00	70.00
Group accident and health.....	202.00	202.00	—	—
Auto liability.....	276,631.00	274,447.00	97,612.00	94,286.00
Liability other than auto.....	80,719.00	80,348.00	8,247.00	8,247.00
Workmen's compensation.....	278,399.00	278,378.00	141,455.00	141,453.00
Fidelity.....	55,091.00	41,049.00	4,737.00	4,192.00
Surety.....	55,339.00	39,720.00	205.00	116.00
Glass.....	10,524.00	10,524.00	2,691.00	2,691.00
Burglary and theft.....	46,278.00	46,052.00	22,701.00	22,701.00
Boiler and machinery.....	—	—	—	—
Auto property damage.....	105,869.00	105,108.00	64,012.00	63,710.00
Auto collision.....	7,796.00	7,744.00	3,223.00	3,223.00
Property damage & coll. other than auto.....	19,023.00	18,765.00	1,855.00	1,855.00
Live stock.....	8.00	192.00	—	—
Hartford Live Stock—				
Live stock.....	14,200.00	10,268.00	7,677.00	7,677.00
Hartford Steam Boiler Inspection and Ins.—				
Boiler and machinery.....	181,815.00	181,815.00	27,700.00	27,700.00
Home Indemnity—				
Accident.....	201.00	108.00	—	—
Auto liability.....	27,553.00	26,334.00	4,155.00	3,530.00
Liability other than auto.....	522.00	515.00	3,050.00	3,050.00
Fidelity.....	2,770.00	1,181.00	—	—
Surety.....	201.00	241.00	208.00	208.00
Glass.....	478.00	478.00	234.00	234.00
Burglary and theft.....	1,223.00	1,300.00	190.00	190.00
Auto property damage.....	11,508.00	11,348.00	6,612.00	6,612.00
Auto collision.....	—	—	—	—
Property damage & coll. other than auto.....	49.00	49.00	67.00	67.00

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Indemnity Co. of North America—				
Accident.....	\$ 22,337.00	\$ 21,415.00	\$ 5,059.00	\$ 5,059.00
Health.....	429.00	426.00	26.00	26.00
Auto liability.....	117,576.00	117,042.00	24,090.00	24,403.00
Liability other than auto.....	51,649.00	50,625.00	2,787.00	2,787.00
Workmen's compensation.....	68,170.00	68,113.00	31,344.00	31,344.00
Fidelity.....	14,198.00	14,127.00	340.00	340.00
Surety.....	11,283.00	11,640.00	6,500.00	6,500.00
Glass.....	4,706.00	4,685.00	1,552.00	1,552.00
Burglary and theft.....	33,428.00	33,266.00	9,057.00	9,057.00
Auto property damage.....	48,799.00	48,530.00	24,129.00	24,129.00
Auto collision.....	699.00	697.00	365.00	365.00
Property damage & coll. other than auto.....	7,292.00	7,208.00	1,031.00	1,031.00
Water damage.....	108.00	107.00		
Inter-Ocean—				
Accident and health.....	201,690.00	186,895.00	105,446.00	97,094.00
Iowa Mutual Liability—				
Medical payment.....	6,747.00	6,730.00	698.00	698.00
Auto fire.....	17,260.00	16,886.00	6,670.00	6,670.00
Auto theft.....	8,251.00	8,251.00	2,453.00	2,453.00
Auto miscellaneous.....	6,749.00	6,686.00	2,411.00	2,411.00
Auto liability.....	107,333.00	103,040.00	6,252.00	6,252.00
Liability other than auto.....	8,837.00	8,611.00	2,527.00	2,527.00
Workmen's compensation.....	85,193.00	83,224.00	26,551.00	26,551.00
Burglary and theft.....	3,778.00	3,689.00	711.00	711.00
Auto property damage.....	47,811.00	47,660.00	20,840.00	20,840.00
Auto collision.....	69,256.00	69,256.00	36,065.00	36,065.00
Property damage & coll. other than auto.....	1,378.00	1,363.00	495.00	495.00
John Hancock Mutual Life (Accident Dept.)—				
Group accident and health.....	27,664.00	27,664.00	12,617.00	12,617.00
Keystone Mutual Casualty—				
Auto liability.....	246,737.00	232,476.00	56,217.00	56,217.00
Liability other than auto.....	6,486.00	6,097.00	12.00	12.00
Workmen's compensation.....	30,620.00	30,165.00	9,047.00	9,047.00
Fidelity.....	4,100.00	4,100.00		
Surety.....	500.00	500.00		
Glass.....	60.00	60.00		
Burglary and theft.....	3,272.00	3,248.00		
Auto property damage.....	95,574.00	92,312.00	31,502.00	31,502.00
Auto collision.....	8,560.00	8,560.00	4,463.00	4,463.00
Property damage & coll. other than auto.....	1,229.00	810.00	9.00	9.00
Lawyers Title Ins. Corp.—				
Title.....		75,171.00		2,897.00
Liberty Mutual—				
Accident.....	998.00	994.00	709.00	709.00
Group accident and health.....	22,029.00	22,029.00	4,096.00	4,096.00
Auto liability.....	189,102.00	188,040.00	95,063.00	95,063.00
Liability other than auto.....	104,651.00	103,758.00	20,328.00	20,328.00
Workmen's compensation.....	1,035,896.00	1,034,822.00	760,237.00	760,237.00
Fidelity.....	8,381.00	8,218.00	313.00	313.00
Glass.....	730.00	726.00	432.00	432.00
Burglary and theft.....	8,154.00	8,095.00	825.00	825.00
Auto property damage.....	62,884.00	62,564.00	50,117.00	50,117.00
Auto collision.....		33,469.00		16,848.00
Property damage & coll. other than auto.....	21,837.00	21,732.00	1,292.00	1,292.00
Fire and allied lines.....		47,148.00		8,936.00
Life Ins. Co. of Virginia (Accident Dept.)—				
Group accident and health.....	8,863.00	8,863.00	6,180.00	6,180.00
Lincoln National Life (Accident Dept.)—				
Group accident and health.....	194.00			
London Guarantee and Accident—				
Accident.....	776.00	776.00		
Health.....	27.00	27.00		
Auto liability.....	9,141.00	9,141.00	2,756.00	2,756.00
Liability other than auto.....	2,399.00	2,399.00	69.00	69.00
Workmen's compensation.....	8,223.00	1,496.00	5,543.00	4,790.00
Glass.....	511.00	511.00	213.00	213.00
Burglary and theft.....	1,567.00	1,567.00	324.00	324.00
Boiler and machinery.....	627.00	627.00		
Auto property damage.....	3,580.00	3,580.00	2,706.00	2,706.00
Property damage & coll. other than auto.....	511.00	511.00	82.00	82.00
Water damage.....				
Credit.....	28,776.00	23,276.00		

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Lumber Mutual Casualty—				
Auto liability.....	\$ 34,469.00	\$ 32,435.00	\$ 15,589.00	\$ 15,589.00
Liability other than auto.....	16,800.00	15,580.00	1,000.00	1,000.00
Workmen's compensation.....	179,548.00	178,148.00	61,250.00	61,250.00
Auto property damage.....	14,835.00	14,835.00	8,094.00	8,094.00
Auto collision.....	15.00	15.00		
Property damage & coll. other than auto.....	4,629.00	4,287.00	749.00	749.00
Lumbermens Mutual Casualty—				
Accident.....	22,546.00	22,475.00	6,158.00	6,158.00
Group accident and health.....	6,167.00	6,535.00	4,097.00	4,223.00
Auto liability.....	239,857.00	239,640.00	92,453.00	92,453.00
Liability other than auto.....	32,167.00	32,306.00	1,558.00	1,558.00
Workmen's compensation.....	217,433.00	217,851.00	103,127.00	103,620.00
Fidelity.....	29,900.00	21,927.00	4,194.00	2,785.00
Surety.....	2,387.00	3,777.00		
Glass.....	3,164.00	3,164.00	1,372.00	1,372.00
Burglary and theft.....	23,883.00	23,985.00	5,491.00	5,491.00
Boiler and machinery.....	30,173.00	36,054.00	16,495.00	17,113.00
Auto property damage.....	97,116.00	97,031.00	53,200.00	53,200.00
Auto collision.....	10,917.00	57,821.00	3,248.00	21,922.00
Property damage & coll. other than auto.....	5,190.00	5,186.00	67.00	67.00
Miscellaneous auto.....		26,494.00		1,594.00
Manufacturers' Casualty—				
Accident.....	50.00	50.00		
Auto liability.....	26,856.00	26,695.00	46,277.00	46,276.00
Liability other than auto.....	10,552.00	10,474.00	2,151.00	2,151.00
Workmen's compensation.....	28,946.00	28,801.00	17,957.00	17,957.00
Fidelity.....	101.00	121.00		
Surety.....	9,720.00	7,308.00		
Glass.....	111.00	111.00		
Burglary and theft.....	1,455.00	1,427.00	248.00	248.00
Auto property damage.....	12,416.00	12,414.00	9,695.00	9,695.00
Auto collision.....	6,837.00	6,837.00	1,637.00	1,637.00
Property damage & coll. other than auto.....	358.00	341.00	35.00	35.00
Maryland Casualty—				
Accident.....	21,311.00	19,100.00	861.00	622.00
Health.....	1,888.00	1,770.00	1,377.00	1,377.00
Group accident and health.....	5,497.00	5,091.00	1,952.00	1,947.00
Auto liability.....	276,668.00	273,632.00	66,407.00	66,407.00
Liability other than auto.....	76,446.00	75,678.00	10,082.00	10,082.00
Workmen's compensation.....	316,270.00	314,986.00	142,273.00	142,273.00
Fidelity.....	50,293.00	34,016.00	4,774.00	4,081.00
Surety.....	67,447.00	65,746.00	5,172.00	2,966.00
Glass.....	11,631.00	11,611.00	2,821.00	2,821.00
Burglary and theft.....	51,845.00	50,194.00	15,100.00	15,100.00
Boiler and machinery.....	45,125.00	43,224.00	8,833.00	8,833.00
Auto property damage.....	110,399.00	107,849.00	52,803.00	52,803.00
Auto collision.....	2,270.00	2,270.00	475.00	475.00
Property damage & coll. other than auto.....	11,958.00	11,854.00	882.00	882.00
Water damage.....	852.00	907.00		
Massachusetts Bonding and Ins.—				
Accident.....	2,701.00	2,048.00	696.00	696.00
Health.....	2,110.00	2,110.00	3,555.00	3,555.00
Auto liability.....	32,989.00	32,218.00	5,233.00	5,233.00
Liability other than auto.....	9,039.00	8,765.00	2,590.00	2,591.00
Workmen's compensation.....	18,967.00	18,967.00	8,643.00	8,643.00
Fidelity.....	3,431.00	4,082.00	138.00	300.00
Surety.....	3,120.00	20,576.00	370.00	370.00
Glass.....	1,458.00	1,458.00	139.00	139.00
Burglary and theft.....	3,146.00	3,157.00	914.00	914.00
Auto property damage.....	11,033.00	11,014.00	9,563.00	9,563.00
Auto collision.....				
Property damage & coll. other than auto.....	1,272.00	1,218.00	71.00	71.00
Massachusetts Mutual Life (Accident Dept.)—				
Massachusetts Protective Asso., Inc.,—				
Accident and health.....	414.00	414.00	99.00	99.00
Non-cancellable accident and health.....	205,993.00	205,993.00	101,492.00	101,492.00

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Metropolitan Casualty—				
Accident.....	\$ 7,316.00	\$ 7,210.00	\$ 1,548.00	\$ 1,548.00
Health.....	8,971.00	8,965.00	5,305.00	5,305.00
Group accident and health.....	2,361.00	2,358.00	1,841.00	1,841.00
Auto liability.....	26,684.00	26,364.00	10,577.00	10,577.00
Liability other than auto.....	5,953.00	5,869.00	325.00	325.00
Workmen's compensation.....	229.00	226.00	18.00	18.00
Fidelity.....	604.00	537.00	327.00	109.00
Surety.....	1,440.00	1,440.00	19.00	19.00
Glass.....	1,391.00	1,376.00	257.00	257.00
Burglary and theft.....	3,875.00	3,794.00	990.00	990.00
Auto property damage.....	6,980.00	6,895.00	7,255.00	7,255.00
Auto collision.....	401.00	382.00	9.00	9.00
Property damage & coll. other than auto.....	108.00	107.00		
Metropolitan Life (Accident Dept.)—				
Accident.....	81,648.00	81,648.00	27,615.00	27,615.00
Health.....	38,091.00	38,091.00	16,127.00	16,127.00
Group accident and health.....	534,966.00	534,966.00	344,760.00	344,760.00
Non-cancellable accident and health.....	1,500.00	1,500.00	3,450.00	3,450.00
Mutual Benefit Health and Accident Asso.—				
Accident and health.....	813,260.00	813,260.00	434,585.00	434,585.00
Group accident and health.....	1,803.00	1,803.00	1,761.00	1,761.00
Non-cancellable accident and health.....	27,855.00	27,855.00	14,157.00	14,157.00
Mutual Boiler—				
Boiler and machinery.....	140,956.00	140,956.00	27,208.00	27,208.00
National Accident and health—				
Accident and health.....	96,151.00	96,151.00	25,183.00	25,183.00
National Casualty—				
Accident, health and group accident and health.....	122,149.00	122,140.00	54,907.00	54,857.00
Auto liability.....	219.00	76.00		
Liability other than auto.....	91.00	32.00		
Workmen's compensation.....	10.00	4.00		
Fidelity.....	10.00	3.00		
Surety.....	137.00	48.00		
Auto property damage.....	67.00	23.00	32.00	11.00
Burglary and theft.....			13.00	5.00
National Grange Mutual Liability—				
Auto liability.....	12,553.00	12,114.00	656.00	656.00
Auto property damage.....	5,138.00	5,138.00	2,159.00	2,159.00
Auto collision.....	4,265.00	4,265.00	1,064.00	1,064.00
National Surety Corp.—				
Auto liability.....	7,581.00	7,581.00	800.00	800.00
Liability other than auto.....	3,936.00	3,936.00		
Workmen's compensation.....	9,396.00	9,396.00	1,006.00	1,006.00
Fidelity.....	83,017.00	94,316.00	7,215.00	7,763.00
Surety.....	55,517.00	44,510.00	2,517.00	2,517.00
Glass.....	628.00	628.00	188.00	188.00
Burglary and theft.....	29,036.00	29,203.00	7,817.00	7,817.00
Auto property damage.....	2,661.00	2,661.00	534.00	534.00
Property damage & coll. other than auto.....	787.00	787.00	16.00	16.00
New Amsterdam Casualty—				
Accident.....	2,819.00	2,787.00	162.00	222.00
Health.....	308.00	467.00		174.00
Auto liability.....	90,466.00	89,733.00	8,225.00	8,225.00
Liability other than auto.....	25,470.00	24,682.00	5,524.00	5,524.00
Workmen's compensation.....	83,230.00	83,230.60	34,064.00	34,064.00
Fidelity.....	11,942.00	17,017.00	1,082.00	422.00
Surety.....	8,830.00	27,494.00		23.00
Glass.....	3,273.00	3,246.00	799.00	799.00
Burglary and theft.....	17,542.00	17,133.00	3,875.00	3,875.00
Auto property damage.....	35,670.00	35,379.00	16,649.00	16,649.00
Auto collision.....	205.00	203.00		
Property damage & coll. other than auto.....	2,104.00	2,024.00	4,941.00	4,941.00
New York Casualty—				
Auto liability.....	6,214.00	6,037.00	974.00	974.00
Liability other than auto.....	1,342.00	1,343.00		
Fidelity.....	353.00	347.00		20.00
Surety.....	3,107.00	2,327.00		
Glass.....	251.00	251.00		
Burglary and theft.....	221.00	197.00	151.00	151.00
Auto property damage.....	2,606.00	2,606.00	875.00	875.00
Auto collision.....	228.00	228.00		
Property damage & coll. other than auto.....	414.00	403.00		

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
North American Accident (Accident Dept.)—				
Accident and health.....	\$ 98,695.00	\$ 98,664.00	\$ 41,397.00	\$ 41,397.00
Ohio Casualty—				
Auto liability.....	3.00	3.00		
Workmen's compensation.....	21.00	21.00	2.00	2.00
Burglary and theft.....	4.00	4.00		
Auto property damage.....	4.00	4.00		
Pacific Employers—				
Auto liability.....	253.00	231.00		
Liability other than auto.....	1,079.00	972.00	3.00	3.00
Workmen's compensation.....	4,731.00	4,649.00	1,506.00	1,506.00
Fidelity.....	640.00	351.00	117.00	117.00
Surety.....	201.00	201.00		
Glass.....	8.00	7.00	73.00	73.00
Burglary and theft.....	1,967.00	1,767.00	1,195.00	1,195.00
Auto property damage.....	65.00	65.00	308.00	308.00
Auto collision.....	— 142.00	— 142.00	211.00	211.00
Property damage & coll. other than auto	148.00	148.00		
Miscellaneous.....	— 41.00	— 41.00	11.00	11.00
Pacific Mutual (Accident Dept.)—				
Accident.....	18,025.00	17,654.00	1,659.00	1,654.00
Health.....	7,976.00	7,916.00	2,414.00	2,414.00
Non-cancellable accident and health.....	27,725.00	27,725.00	67,850.00	67,850.00
Paul Revere Life (Accident Dept.)—				
Non-cancellable accident and health.....	230,587.00	230,587.00	99,299.00	99,299.00
Peerless Casualty—				
Accident health.....		583.00		
Auto liability.....	3,732.00	57,325.00		15,195.00
Liability other than auto.....	1,500.00	3,917.00		
Workmen's compensation.....	1,000.00	8,596.00		
Fidelity.....	3,687.00	2,921.00	140.00	140.00
Surety.....	6,132.00	5,918.00		
Auto property damage.....		6,589.00		
Property damage & coll. other than auto	1,500.00	1,717.00		
Pennsylvania Casualty—				
Accident and health.....	31,350.00	21,903.00	3,256.00	3,356.00
Auto liability.....	— 179.00	— 182.00	44,135.00	41,602.00
Workmen's compensation.....	50.00	49.00	6.00	6.00
Auto property damage.....	— 203.00	— 203.00	5,808.00	
Burglary and theft.....				136.00
Penn. Threshermen & Farmers'				
Mutual Casualty—				
Auto liability.....	129,179.00	126,933.00	7,634.00	7,634.00
Liability other than auto.....	4,038.00	3,867.00		
Workmen's compensation.....	26,126.00	26,030.00	2,345.00	2,345.00
Auto property damage.....	45,607.00	45,480.00	8,624.00	8,624.00
Auto collision.....	6,078.00	6,078.00	1,909.00	1,909.00
Property damage & coll. other than auto	417.00	417.00		
Phoenix Indemnity—				
Accident.....	3,649.00	3,649.00		
Auto liability.....	10,459.00	10,459.00	127.00	127.00
Liability other than auto.....	8,327.00	8,327.00	263.00	263.00
Workmen's compensation.....	9,276.00	9,276.00	5,668.00	5,668.00
Fidelity.....	40.00	40.00		
Surety.....	89.00	— 62.00		
Glass.....	958.00	958.00	343.00	343.00
Burglary and theft.....	2,411.00	2,411.00	1,413.00	1,413.00
Boiler and machinery.....	778.00	778.00		
Auto property damage.....	4,087.00	4,087.00	818.00	818.00
Auto collision.....	31.00	31.00		
Property damage & coll. other than auto	1,194.00	1,194.00	1,345.00	1,345.00
Water damage.....	84.00	84.00		
Credit.....				

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Preferred Accident—				
Accident.....	\$ 2,833.00	\$ 1,978.00	\$ 208.00	\$ 125.00
Health.....	842.00	622.00		
Auto liability.....	12,968.00	12,968.00	5,700.00	5,780.00
Liability other than auto.....	355.00	331.00	757.00	757.00
Fidelity.....		1,346.00		90.00
Surety.....		6,511.00		
Glass.....	641.00	641.00	13.00	13.00
Burglary and theft.....	6,757.00	6,757.00	635.00	635.00
Auto property damage.....	4,416.00	4,416.00	1,262.00	1,260.00
Auto collision.....	325.00	325.00	159.00	159.00
Property damage & coll. other than auto.....	90.00	67.00		
Protective Life (Accident Dept.)				
Group accident and health.....	230,606.00	230,606.00	166,961.00	166,961.00
Provident Life and Accident (Accident Dept.)—				
Accident and health.....	282,430.00	281,481.00	127,405.00	127,266.00
Group accident and health.....	1,349,016.00	1,349,016.00	1,090,540.00	1,090,540.00
Non-cancellable accident and health.....	3,704.00	3,704.00		
Prudential (Accident Dept.)—				
Group accident and health.....	92,878.00	92,878.00	46,513.00	46,513.00
Public Service Mutual—				
Reliance Life (Accident Dept.)—				
Accident.....	16,984.00	13,033.00	16,404.00	10,181.00
Health.....	17,163.00	12,116.00	9,399.00	7,134.00
Reserve Loan Life (Accident Dept.)—				
Accident.....	5.00	5.00		
Health.....	84.00	78.00		
Royal Indemnity—				
Accident.....	814.00	1,127.00		
Health.....	158.00	249.00		
Auto liability.....	48,903.00	46,639.00	12,474.00	12,474.00
Liability other than auto.....	7,227.00	7,993.00	701.00	701.00
Workmen's compensation.....	30,974.00	29,038.00	8,612.00	8,592.00
Fidelity.....	1,993.00	1,190.00		
Surety.....	2,768.00	5,257.00		
Glass.....	3,220.00	1,794.00	487.00	487.00
Burglary and theft.....	5,239.00	4,644.00	5,487.00	5,487.00
Boiler and machinery.....	3,891.00	2,105.00	97.00	97.00
Auto property damage.....	17,107.00	17,027.00	7,794.00	7,794.00
Auto collision.....	30.00	71.00		
Property damage & coll. other than auto.....	1,692.00	1,648.00	434.00	434.00
Group accident and health.....		18.00		
St. Paul—Mercury Indemnity—				
Accident.....	311.00	311.00	201.00	201.00
Auto liability.....	154,379.00	149,866.00	67,953.00	51,069.00
Liability other than auto.....	26,741.00	25,927.00	8,333.00	8,333.00
Workmen's compensation.....	111,736.00	107,266.00	44,910.00	44,483.00
Fidelity.....	17,697.00	6,725.00	46.00	
Surety.....	23,430.00	16,729.00	7.00	47.00
Burglary and theft.....	16,282.00	13,522.00	4,943.00	4,840.00
Glass.....	3,410.00	3,396.00	2,121.00	2,121.00
Auto property damage.....	62,280.00	62,211.00	36,478.00	36,478.00
Property damage & coll. other than auto.....	2,922.00	2,872.00	139.00	139.00
Seaboard Surety—				
Fidelity.....	781.00	691.00		
Surety.....	30,583.00	19,516.00	14,209.00	5,270.00
Burglary and theft.....	46.00	46.00		
Property damage & coll. other than auto.....	15.00	15.00		
Security Mutual Casualty—				
Accident.....		4.00		
Auto liability.....	814.00	1,545.00	8.00	8.00
Liability other than auto.....	652.00	748.00		
Workmen's compensation.....	20,132.00	20,678.00	15,640.00	15,640.00
Fidelity.....		53.00		28.00
Surety.....		48.00		
Burglary and theft.....		10.00		
Boiler and machinery.....		408.00		
Auto property damage.....	305.00	414.00	10.00	10.00
Property damage & coll. other than auto.....		5.00		
Service Casualty—				
Aircraft liability.....	304.00	30.00		
Aircraft property damage.....	347.00	35.00		

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Shelby Mutual Casualty—				
Accident.....	\$ 28,656.00	\$ 28,656.00	\$ 7,904.00	\$ 7,904.00
Auto liability.....	302,999.00	281,789.00	100,800.00	94,542.00
Liability other than auto.....	55,012.00	51,055.00	4,796.00	4,796.00
Workmen's compensation.....	81,824.00	78,551.00	19,966.00	19,966.00
Glass.....	20,823.00	20,823.00	5,833.00	5,832.00
Burglary and theft.....	34,307.00	32,820.00	13,934.00	13,582.00
Auto property damage.....	131,150.00	131,150.00	69,995.00	69,995.00
Auto collision.....	45,758.00	45,758.00	25,257.00	25,257.00
Property damage & coll. other than auto.....	5,898.00	5,714.00	455.00	455.00
Fire—Theft—Comprehensive.....	25,109.00	25,109.00	6,170.00	6,170.00
False Arrest.....	14,470.00	10,912.00	1,355.00	1,355.00
Southern Fidelity Mutual—				
Accident and health.....	32,872.00	32,872.00	12,176.00	12,176.00
Fidelity.....	9,747.00	9,746.00	1,001.00	1,001.00
Surety.....	1,633.00	1,633.00	-----	-----
Standard Accident—				
Accident.....	2,862.00	2,862.00	80.00	80.00
Health.....	96.00	96.00	333.00	333.00
Auto liability.....	22,044.00	21,820.00	4,053.00	4,053.00
Liability other than auto.....	11,656.00	11,556.00	777.00	777.00
Workmen's compensation.....	47,711.00	47,711.00	18,278.00	18,278.00
Fidelity.....	4,968.00	3,216.00	352.00	51.00
Surety.....	77,766.00	51,830.00	6,934.00	6,934.00
Glass.....	835.00	835.00	389.00	389.00
Burglary and theft.....	3,030.00	2,855.00	1,098.00	1,098.00
Auto property damage.....	8,515.00	8,510.00	2,446.00	2,446.00
Auto collision.....	39.00	1,762.00	-----	156.00
Property damage & coll. other than auto.....	4,329.00	4,025.00	195.00	195.00
Standard Surety and Casualty—				
Auto liability.....	402.00	402.00	-----	-----
Liability other than auto.....	62.00	62.00	-----	-----
Workmen's compensation.....	338.00	338.00	-----	-----
Burglary and theft.....	90.00	90.00	-----	-----
Auto property damage.....	133.00	133.00	-----	-----
Property damage & coll. other than auto.....	4.00	4.00	-----	-----
State Farm Mutual Auto—				
Auto liability.....	99,262.00	99,152.00	67,459.00	67,459.00
Auto property damage.....	30,101.00	30,101.00	24,531.00	24,531.00
Auto collision.....	163,474.00	163,474.00	146,739.00	146,739.00
Auto comprehensive.....	36,376.00	36,376.00	23,835.00	23,835.00
Sun Indemnity—				
Accident.....	131.00	68.00	-----	-----
Auto liability.....	1,347.00	1,085.00	-----	-----
Liability other than auto.....	504.00	491.00	15.00	15.00
Workmen's compensation.....	2,408.00	1,453.00	405.00	206.00
Fidelity.....	-----	195.00	-----	-----
Surety.....	161.00	108.00	-----	-----
Glass.....	75.00	75.00	-----	-----
Burglary and theft.....	974.00	498.00	-----	-----
Auto property damage.....	415.00	402.00	118.00	118.00
Property damage & coll. other than auto.....	227.00	29.00	35.00	9.00
Travelers Indemnity—				
Auto liability.....	161,736.00	161,736.00	41,025.00	41,025.00
Liability other than auto.....	6,376.00	6,376.00	225.00	225.00
Fidelity.....	10,741.00	13,902.00	606.00	440.00
Surety.....	20,860.00	24,904.00	-----	-----
Glass.....	8,273.00	8,273.00	3,075.00	3,075.00
Burglary and theft.....	61,896.00	61,896.00	19,056.00	19,056.00
Boiler and machinery.....	41,574.00	41,406.00	4,437.00	4,437.00
Auto property damage.....	127,639.00	127,639.00	67,181.00	67,181.00
Property damage & coll. other than auto.....	16,568.00	16,406.00	3,148.00	3,148.00
Travelers (Accident Dept.)—				
Accident.....	132,069.00	132,069.00	19,279.00	19,279.00
Health.....	1,404.00	1,404.00	407.00	407.00
Group accident and health.....	279,867.00	278,797.00	184,235.00	183,549.00
Non-cancellable accident and health.....	216.00	216.00	-----	-----
Auto liability.....	183,247.00	183,247.00	39,618.00	39,618.00
Liability other than auto.....	99,694.00	99,694.00	13,275.00	13,275.00
Workmen's compensation.....	343,473.00	343,360.00	224,578.00	221,239.00
United Benefit Life (Accident Dept.)—				
Accident and health.....	10,854.00	10,847.00	2,361.00	2,361.00
Non-cancellable accident and health.....	75.00	75.00	438.00	438.00

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
United Life and Accident (Accident Dept.)—				
Non-cancellable accident and health.....	\$ 8,531.00	\$ 8,526.00	\$ 5,451.00	\$ 5,451.00
United States Casualty—				
Accident.....	8,118.00	10,332.00	1,622.00	7,406.00
Health.....	462.00	4,783.00	346.00	2,127.00
Auto liability.....	199,740.00	198,042.00	64,275.00	64,275.00
Liability other than auto.....	94,260.00	93,245.00	23,644.00	23,644.00
Workmen's compensation.....	307,817.00	307,817.00	149,898.00	149,653.00
Fidelity.....	34,519.00	28,183.00	5,034.00	2,960.00
Surety.....	76,369.00	52,041.00	1,125.00	871.00
Glass.....	5,588.00	5,540.00	919.00	919.00
Burglary and theft.....	22,033.00	21,373.00	5,098.60	5,098.00
Auto property damage.....	75,572.00	74,930.00	48,687.00	48,687.00
Auto collision.....	91.00	91.00	1,371.00	1,371.00
Property damage & coll. other than auto.....	21,481.00	20,676.00	4,481.00	4,481.00
United States Fidelity and Guaranty—				
Accident.....	5,432.00	5,500.00	340.00	340.00
Health.....	279.00	279.00	487.00	487.00
Group accident and health.....	1,824.00	1,824.00	35.00	35.00
Non-cancellable accident and health.....	134.00	134.00		
Auto liability.....	202,951.00	202,951.00	110,760.00	110,214.00
Liability other than auto.....	76,142.00	76,142.00	11,474.00	11,474.00
Workmen's compensation.....	231,290.00	231,290.00	99,095.00	98,223.00
Fidelity.....	46,278.00	44,936.00	10,224.00	5,457.00
Surety.....	43,306.00	42,808.00	13,705.00	13,704.00
Glass.....	9,872.00	9,872.00	2,165.00	2,165.00
Burglary and theft.....	27,971.00	27,971.00	5,641.00	5,641.00
Auto property damage.....	81,468.00	81,468.00	48,309.00	48,309.00
Auto collision.....	4,323.00	4,322.00	2,606.00	2,606.00
Property damage & coll. other than auto.....	17,891.00	17,891.00	3,166.00	3,166.00
Water damage.....	66.00	66.00		
United States Guarantee—				
Accident.....	950.00	950.00		
Auto liability.....	8,451.00	8,451.00	944.00	944.00
Liability other than auto.....	3,792.00	3,792.00	16.00	16.00
Workmen's compensation.....	293.00	293.00		
Fidelity.....	14,845.00	10,242.00	1,634.00	— 18.00
Surety.....	60,828.00	34,351.00	62.00	41.00
Glass.....	249.00	249.00		
Burglary and theft.....	697.00	616.00	2,658.00	2,654.00
Auto property damage.....	2,994.00	2,994.00	1,149.00	1,149.00
Property damage & coll. other than auto.....	639.00	639.00		
Utica Mutual—				
Accident.....	553.00	553.00	573.00	573.00
Auto liability.....	102,850.00	102,029.00	22,878.00	22,878.00
Liability other than auto.....	14,633.00	14,150.00	920.00	920.00
Workmen's compensation.....	101,388.00	101,135.00	38,384.00	38,384.00
Glass.....	1,401.00	1,401.00	232.00	232.00
Burglary and theft.....	3,719.00	3,432.00	1,089.00	1,080.00
Auto property damage.....	40,915.00	40,908.00	21,399.00	21,399.00
Auto collision.....	5,862.00	5,862.00	1,076.00	1,076.00
Property damage & coll. other than auto.....	3,010.00	2,990.00	710.00	710.00
Virginia Auto Mutual—				
Auto liability.....	57,063.00	31,660.00	33,378.00	33,378.00
Workmen's compensation.....	5,100.00	4,743.00	3,346.00	3,346.00
Auto property damage.....	16,071.00	16,002.00	7,283.00	7,283.00
Medical payments.....	212.00	212.00	71.00	71.00
Virginia Surety—				
Auto liability.....	432,552.00	325,914.00	295,864.00	215,500.00
Auto property damage.....	131,671.00	125,515.00	97,663.00	91,631.00
Washington National (Accident Dept.)—				
Accident and health.....	96,235.00	96,216.00	39,346.00	39,346.00
Group accident and health.....	14,394.00	14,394.00	11,815.00	11,815.00
Western National Indemnity—				
Accident.....		231.00		
Auto liability.....	138.00	171.00		
Liability other than auto.....		10.00		
Surety.....		1,188.00		
Fidelity.....		120.00		
Auto property damage.....	40.00	116.00		
Property damage & coll. other than auto.....	1.00	3.00		
World (Accident Dept.)—				
Accident and health.....	72,251.00	70,852.00	27,461.00	27,461.00
Yorkshire Indemnity—				
Fidelity.....		89.00		
Surety.....		5,602.00		3,038.00

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TABLE No. XII—Continued

CASUALTY COMPANIES 1946	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Paid
Zurich General Accident and Liability—				
Accident.....	\$ 130.00	\$ 130.00	\$ -----	\$ -----
Health.....	7.00	7.00	-----	-----
Group accident and health.....	40,578.00	40,578.00	19,263.00	19,263.00
Auto liability.....	64,031.00	63,736.00	68,411.00	68,411.00
Liability other than auto.....	16,342.00	16,288.00	4,107.00	4,107.00
Workmen's compensation.....	28,828.00	28,828.00	32,568.00	32,568.00
Glass.....	1,309.00	1,309.00	334.00	334.00
Burglary and theft.....	2,797.00	2,750.00	1,450.00	1,450.00
Auto property damage.....	24,296.00	24,247.00	37,002.00	37,002.00
Auto collision.....	158.00	158.00	-----	-----
Property damage & coll. other than auto.....	1,255.00	1,253.00	109.00	109.00
Totals.....	\$ 29,117,917.00	\$ 28,840,862.00	\$ 13,199,143.00	\$ 13,118,633.00

RECAPITULATION—1946

Accident.....	\$ 2,671,109.00	\$ 2,202,706.00	\$ 984,947.00	\$ 1,000,102.00
Health.....	1,420,842.00	1,664,021.00	411,877.00	382,083.00
Group accident and health.....	3,806,692.00	3,805,110.00	2,776,017.00	2,776,017.00
Non-cancellable accident and health.....	648,869.00	651,174.00	347,242.00	348,992.00
Auto liability.....	6,096,990.00	5,930,561.00	2,321,222.00	2,243,023.00
Liability other than auto.....	1,422,882.00	1,415,370.00	193,400.00	193,309.00
Workmen's compensation.....	6,487,037.00	6,471,866.00	3,486,997.00	3,480,306.00
Fidelity.....	627,416.00	578,020.00	100,621.00	74,096.00
Surety.....	793,995.00	751,895.00	42,988.00	36,726.00
Glass.....	138,380.00	137,569.00	38,905.00	38,904.00
Burglary and theft.....	631,585.00	611,735.00	195,549.00	193,408.00
Boiler and machinery.....	483,467.00	478,469.00	117,172.00	107,568.00
Auto property damage.....	2,321,603.00	2,306,919.00	1,359,363.00	1,346,374.00
Auto collision.....	1,037,808.00	1,196,116.00	688,515.00	753,905.00
Property damage & coll. other than auto.....	250,523.00	245,351.00	46,864.00	46,075.00
False arrest.....	14,470.00	10,912.00	1,355.00	1,355.00
Water damage.....	2,847.00	2,901.00	-----	-----
Fire—thrift—comprehensive.....	25,109.00	25,109.00	6,170.00	6,170.00
Aircraft liability.....	304.00	30.00	-----	-----
Aircraft property damage.....	347.00	35.00	-----	-----
Credit.....	58,878.00	54,524.00	-----	-----
Miscellaneous auto.....	6,749.00	33,180.00	2,411.00	4,005.00
Auto fire.....	19,233.00	18,859.00	8,005.00	8,005.00
Auto theft.....	13,257.00	13,257.00	11,523.00	11,523.00
Auto compensation.....	36,376.00	36,376.00	23,835.00	23,835.00
Hospitalization.....	10,170.00	10,170.00	4,929.00	4,929.00
Comprehensive.....	28,212.00	28,066.00	13,720.00	13,720.00
Auto Occupant Medical expenses.....	2,033.00	2,033.00	637.00	637.00
Fire.....	4,383.00	709.00	-----	-----
Windstorm and extended coverage.....	1,270.00	107.00	60.00	6.00
Inland navigation and transportation.....	10.00	1.00	-----	-----
Aircraft medical payment.....	-----	-----	-----	-----
Auto medical payments.....	15.00	4.00	-----	-----
Dwelling—Fire.....	29,501.00	15,685.00	4,750.00	2,206.00
Tornado.....	4,395.00	2,342.00	1,612.00	1,064.00
Medical payment.....	6,959.00	6,942.00	769.00	769.00
Miscellaneous property damage.....	34.00	-----	-----	-----
Miscellaneous.....	41.00	41.00	11.00	11.00
Livestock.....	14,208.00	10,460.00	7,677.00	7,677.00
Fire and Allied lives.....	-----	47,148.00	-----	8,936.00
Title.....	-----	75,171.00	-----	2,897.00
Totals.....	\$ 29,117,917.00	\$ 28,840,862.00	\$ 13,199,143.00	\$ 13,118,633.00

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STATISTICAL TABLES
RELATING TO HOSPITAL ASSOCIATIONS

TABLE No. XIII—

SHOWING INCOME, DISBURSEMENTS, ASSETS, LIABILITIES, SURPLUS, PREMIUMS

HOSPITAL ASSOCIATIONS 1947	Total Income	Total Disburse- ments	Premiums Received
Hospital Care Association, Inc.,.....	\$ 1,682,722.00	\$ 1,577,701.00	\$ 1,668,159.00
Hospital Savings Asso. of N. C.,.....	2,677,965.00	2,556,425.00	2,626,112.00
State Hospital Asso., Inc.,.....	189,309.00	172,346.00	187,705.00
Totals.....	\$ 4,549,996.00	\$4,306,472.00	\$ 4,481,976.00

TABLE No. XIV—

SHOWING INCOME, DISBURSEMENTS, ASSETS, LIABILITIES, SURPLUS, PREMIUMS

HOSPITAL ASSOCIATIONS 1946	Total Income	Total Disburse- ments
Hospital Care Association, Inc.,.....	\$ 1,267,519.00	\$ 1,212,869.00
Hospital Savings Association, Inc.,.....	1,943,815.00	1,767,971.00
State Hospital Association, Inc.,.....	179,547.00	169,446.00
Totals.....	\$ 3,390,881.00	\$ 3,150,286.00

HOSPITAL ASSOCIATION

RECEIVED AND CLAIMS PAID FOR THE YEAR ENDING DECEMBER 31, 1947

Claims Paid	Total Admitted Assets	Total Liabilities	Reserves and Special Funds	Surplus
\$ 1,138,664.00	\$ 583,646.00	\$ 330,722.00	\$ -----	\$ 252,924.00
2,008,036.00	1,081,525.00	539,898.00	138,300.00	403,327.00
93,360.00	103,336.00	53,250.00	50,086.00	-----
\$ 3,240,060.00	\$ 1,768,507.00	\$ 923,870.00	\$ 188,386.00	\$ 656,251.00

HOSPITAL ASSOCIATION

RECEIVED AND CLAIMS PAID FOR THE YEAR ENDING DECEMBER 31, 1946

Total Assets	Total Liabilities	Surplus and Reserve	Premiums Received	Claims Paid
\$ 480,520.00	\$ 263,197.00	\$ 217,324.00	\$ 1,241,187.00	\$ 823,326.00
982,278.00	442,616.00	539,662.00	1,901,132.00	1,350,166.00
86,373.00	49,988.00	36,385.00	176,866.00	95,278.00
\$ 1,549,171.00	\$ 755,801.00	\$ 793,371.00	\$ 3,319,185.00	\$2,268,770.00

STATISTICAL TABLES
RELATING TO FRATERNAL ORDERS

TABLE

SHOWING INCOME, DISBURSEMENTS, PREMIUMS RECEIVED, LOSSES PAID,

FRATERNAL

FRATERNAL ORGANIZATIONS 1947	Total Income	Total Disburse- ments
Aid Association for Lutherans	\$ 17,830,038.00	\$ 7,978,996.00
American Woodmen, Supreme Camp	928,019.00	583,187.00
Firemen's Fraternal Ins. Fund of N. C.	47,519.00	67,008.00
Independent Order St. Luke	149,915.00	119,340.00
Jr. O. U. M. of the U. S. of America	1,345,159.00	1,032,033.00
Knights of Columbus	10,152,103.00	7,547,294.00
Lutheran Brotherhood	9,606,629.00	3,840,448.00
Maccabees	13,966,533.00	10,423,941.00
Modern Woodmen of America	23,405,205.00	16,260,554.00
Mutual Life Insurance Asso.	361,176.00	270,383.00
National Fraternal Society of the Deaf	308,477.00	214,978.00
N. C. Camp, Patriotic Order Sons of Amer.	43,032.00	38,751.00
Oasis and Omar Temples, Widow's Fund	70,828.00	52,758.00
Order United Commercial Travelers of Amer.	2,517,918.00	1,913,786.00
Royal Arcanum, Supreme Council	2,818,711.00	3,084,206.00
Royal Clan, Order Scottish Clans	407,149.00	298,009.00
Travelers Protective Asso. of Amer.	1,034,299.00	846,477.00
U. O. J. R. Giddings and Jolliffe Union	68,936.00	48,815.00
Woman's Benefit Asso.	5,492,919.00	3,862,844.00
Woodmen Circle, Supreme Forest	4,687,886.00	3,435,093.00
Woodmen of the World Life Ins. Society	20,574,904.00	16,574,931.00
Totals	\$ 15,817,355.00	\$ 78,493,832.00

TABLE No. XVI—FRATERNAL INSURANCE ORDERS

SHOWING BUSINESS IN NORTH CAROLINA FOR THE YEAR ENDING DECEMBER 31, 1947

FRATERNAL ORGANIZATIONS 1947	Total Payments from members	Benefits Paid to members
Aid Association for Lutherans	\$ 12,426.00	\$ 1,000.00
American Woodmen, Supreme Camp	3,457.00	1,250.00
Firemen's Fraternal Ins. Fund of N. Car.	39,994.00	20,000.00
Independent Order St. Luke	4,000.00	1,185.00
Jr. O. U. A. M. of the U. S. of America	124,391.00	101,878.00
Knights of Columbus	13,181.00	4,109.00
Lutheran Brotherhood	23,612.00	642.00
Maccabees	83,050.00	13,596.00
Modern Woodmen of America	199,045.00	66,281.00
Mutual Life Insurance Asso.	2,095.00	2,447.00
National Fraternal Society for the Deaf	2,474.00	350.00
N. C. Camp, Patriotic Order Sons of America	40,169.00	33,130.00
Oasis and Omar Temples, Widows' Fund	21,384.00	18,000.00
Order United Commercial Travelers	41,051.00	10,100.00
Royal Arcanum, Supreme Council	39,690.00	39,783.00
Royal Clan, Order Scottish Clans .....	.....	.....
Travelers Protective Asso. of Amer.	67,560.00	37,744.00
United Order of Tents, J. R. Giddings and Jolliffe Union	16,351.00	.....
Woman's Benefit Asso.	10,059.00	4,762.00
Woodmen Circle, Supreme Forest	86,827.00	18,303.00
Woodmen of the World Life Ins. Society	880,329.00	374,877.00
Totals	\$ 1,711,145.00	\$ 749,437.00

No. XV

ASSETS AND LIABILITIES FOR THE YEAR ENDING DECEMBER 31, 1947

INSURANCE ORDERS

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities	Unassigned Funds
\$ 12,671,972.00	\$ 1,453,759.00	\$ 92,400,197.00	\$ 86,338,765.00	\$ 6,061,432.00
719,159.00	277,979.00	5,460,703.00	5,460,703.00	
39,994.00	20,000.00	139,117.00		
116,138.00	45,670.00	386,927.00	297,760.00	89,166.00
897,990.00	529,725.00	8,291,290.00	7,969,678.00	321,613.00
7,514,582.00	3,507,192.00	66,656,054.00	60,490,909.00	6,165,144.00
6,701,716.00	532,435.00	34,819,133.00	31,697,763.00	3,121,370.00
8,566,621.00	4,101,658.00	74,546,561.00	71,135,862.00	3,410,700.00
16,984,084.00	11,539,043.00	143,386,140.00	142,638,917.00	747,223.00
280,740.00	158,293.00	1,345,678.00	1,269,262.00	76,417.00
187,980.00	115,605.00	2,919,139.00	2,444,614.00	474,525.00
40,169.00	33,130.00	153,499.00		
34,023.00	43,574.00	292,409.00	308,700.00	
2,235,313.00	1,121,922.00	4,753,253.00	1,216,041.00	3,537,212.00
1,628,107.00	2,183,975.00	31,247,075.00	27,532,813.00	3,714,262.00
250,094.00	200,903.00	4,678,030.00	4,226,104.00	451,926.00
977,588.00	639,679.00	2,817,606.00	564,783.00	2,252,823.00
52,018.00	32,140.00	321,953.00	1,325.00	320,628.00
3,207,251.00	2,589,311.00	55,302,048.00	52,283,794.00	3,018,254.00
3,105,704.00	1,580,418.00	44,841,621.00	38,272,179.00	6,569,443.00
12,624,562.00	7,725,177.00	160,536,807.00	146,338,622.00	14,198,184.00
\$ 78,835,805.00	\$ 38,431,588.00	\$ 735,295,240.00	\$ 680,488,594.00	\$ 54,530,322.00

TABLE

SHOWING INCOME, DISBURSEMENTS, PREMIUMS RECEIVED, LOSSES PAID,

FRATERNAL

FRATERNAL ORGANIZATIONS 1946	Total Income
Aid Associations of Lutherans	\$ 16,090,785.00
American Woodmen, Supreme Camp	887,381.00
Firemen's Fraternal Ins. Fund of N. C.	39,320.00
Independent Order St. Luke	149,691.00
Jr. O. U. A. M. of the U. S. of America	1,373,756.00
Knights of Columbus	9,960,885.00
Lutheran Brotherhood	7,755,143.00
Maccabees	14,804,877.00
Modern Woodmen of America	23,712,713.00
Mutual Life Ins. Asso.	347,593.00
National Fraternal Society of the Deaf	291,968.00
N. C. State Camp, Patriotic O. Sons of Amer.	42,076.00
Oasis and Omar Temples, Widows' Fund	54,693.00
Order United Commercial Travelers of Amer.	2,139,904.00
Royal Arcanum, Supreme Council	2,959,538.00
Royal Clan, Order Scottish Clans	411,981.00
Travelers Protective Asso. of Amer.	1,002,478.00
U. O. of Tents, J. R. Giddings & Jolliffe Union	64,235.00
Woman's Benefit Asso.	5,158,089.00
Woodmen Circle, Supreme Forest	4,544,471.00
Woodmen of the World Life Ins. Society	20,552,095.00
Totals	\$ 112,343,672.00

TABLE No. XVIII—FRATERNAL INSURANCE ORDERS

SHOWING BUSINESS IN NORTH CAROLINA FOR THE YEAR ENDING DECEMBER 31, 1946

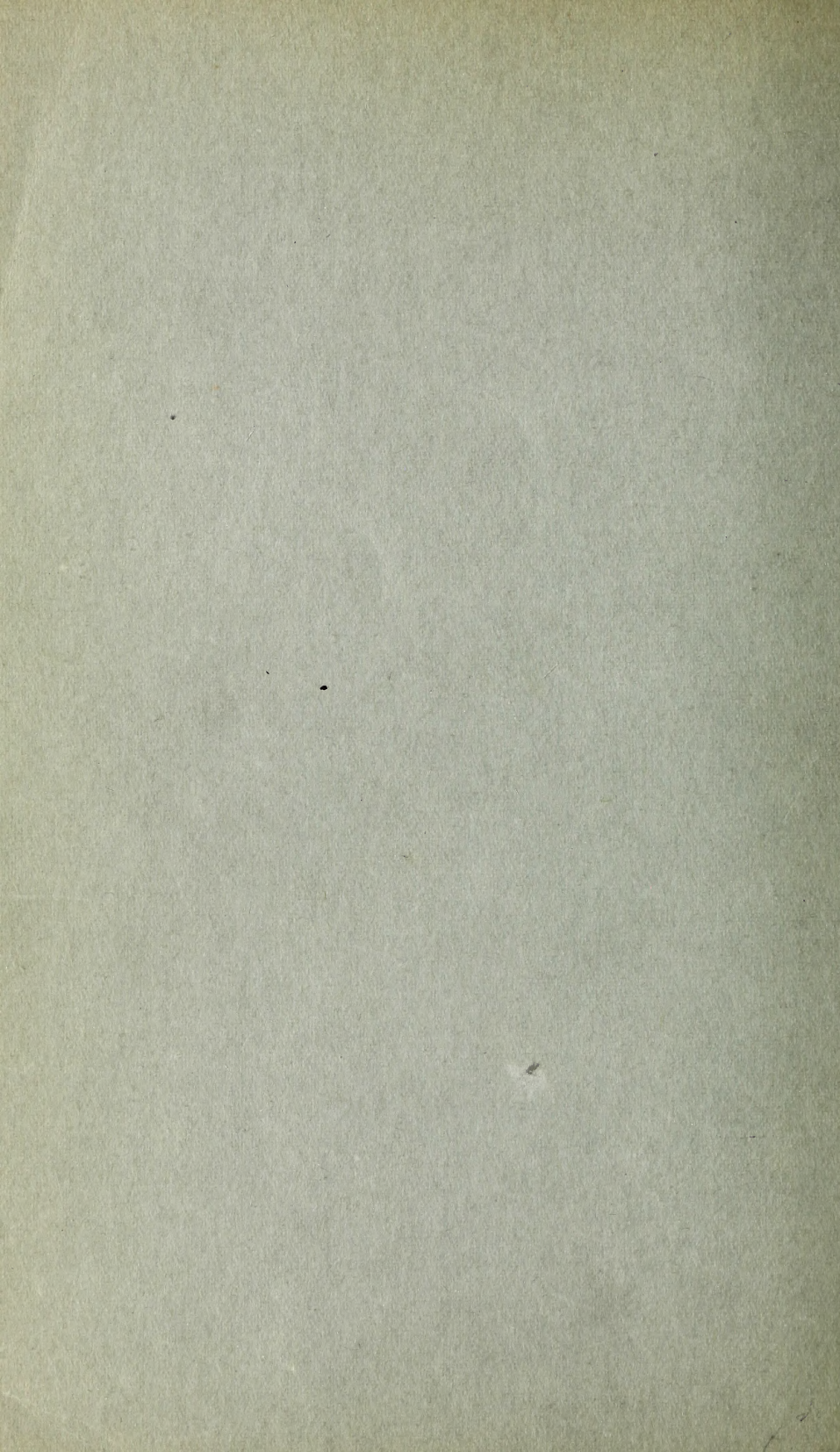
FRATERNAL ORGANIZATIONS 1946	Total Payments Received from members	Benefits Paid to members during the year
Aid Associations of Lutherans	\$ 10,834.00	\$ 2,030.00
America Woodmen, Supreme Camp	3,358.00	1,919.00
Firemen's Fraternal Ins. Fund of N. C.	36,820.00	23,000.00
Independent Order St. Luke	126,609.00	60,456.00
Jr. O. U. A. M. of the U. S. of America	11,869.00	5,500.00
Knights of Columbus	21,208.00	10,312.00
Lutheran Brotherhood	78,051.00	87,066.00
Maccabees	185,317.00	1,318.00
Modern Woodmen of America	1,510.00	240.00
Mutual Life Ins. Asso.	2,431.00	40,188.00
National Fraternal Society of the Deaf	37,375.00	22,550.00
N. C. State Camp, Patriotic Sons of Amer.	23,106.00	18,825.00
Oasis and Omar Temples, Widows' Fund	35,761.00	43,189.00
Order United Commercial Travelers of Amer.	41,341.00	60,614.00
Royal Arcanum, Supreme Council	60,614.00	25,743.00
Royal Clan, Order Scottish Clans	9,065.00	11,900.00
Travelers Protective Asso. of America	79,467.00	12,716.00
U.O. of Tents, J. R. Giddings & Jolliffe Union	812,746.00	302,272.00
Woman's Benefit Asso.	1,577,482.00	669,224.00
Woodmen Circle, Supreme Forest	\$ 1,577,482.00	\$ 669,224.00
Woodmen of the World Life Ins. Society	\$ 669,224.00	\$ 669,224.00
Totals	\$ 1,577,482.00	\$ 669,224.00

No. XVII

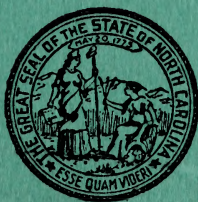
ASSETS AND LIABILITIES FOR THE YEAR ENDING DECEMBER 31, 1946

INSURANCE ORDERS

Total Disbursements	Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities
\$ 5,723,428.00	\$ 11,083,539.00	\$ 1,382,251.00	\$ 82,938,399.00	\$ 77,319,579.00
555,147.00	703,896.00	287,427.00	5,098,713.00	5,098,713.00
25,632.00	36,820.00	23,000.00	121,606.00	-----
116,971.00	116,447.00	44,301.00	356,885.00	258,512.00
960,836.00	930,371.00	453,582.00	7,960,872.00	7,667,440.00
7,566,434.00	6,782,051.00	3,723,699.00	64,999,215.00	58,264,120.00
3,363,939.00	6,027,057.00	604,526.00	28,894,360.00	26,632,925.00
10,080,661.00	8,296,363.00	3,996,530.00	71,341,676.00	67,989,067.00
16,170,915.00	16,873,603.00	11,628,924.00	137,625,598.00	137,060,875.00
240,292.00	298,692.00	171,887.00	1,270,009.00	1,173,427.00
246,083.00	184,303.00	103,792.00	2,799,784.00	2,310,364.00
43,984.00	37,375.00	40,188.00	147,658.00	-----
44,761.00	36,914.00	37,400.00	303,862.00	300,904.00
1,644,119.00	1,882,286.00	933,427.00	4,176,451.00	3,284,590.00
2,875,850.00	1,699,172.00	2,290,874.00	31,569,183.00	27,932,604.00
364,813.00	246,891.00	216,433.00	4,600,734.00	4,198,683.00
760,807.00	938,337.00	545,026.00	2,635,531.00	537,965.00
40,827.00	36,993.00	25,588.00	301,617.00	3,000.00
3,368,613.00	2,904,304.00	2,404,179.00	53,933,930.00	51,008,295.00
3,467,238.00	2,970,157.00	1,505,616.00	43,569,992.00	37,292,329.00
14,952,533.00	12,070,933.00	7,355,838.00	157,828,335.60	143,872,024.00
\$ 72,613,888.00	\$ 74,156,504.00	\$ 37,774,488.00	\$ 702,474,410.00	\$ 652,205,416.00

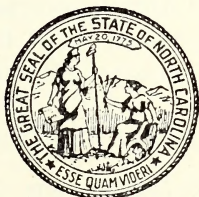


BI
1:1948-1949 REPORT
OF THE
COMMISSIONER OF INSURANCE
OF THE
STATE OF NORTH CAROLINA
INCLUDING DEPARTMENTAL RULINGS
FOR THE
BIENNIUM
1948-1949



WALDO C. CHEEK
COMMISSIONER OF INSURANCE

REPORT
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WALDO C. CHEEK
COMMISSIONER OF INSURANCE

REPORT OF COMMISSIONER OF INSURANCE

STATE OF NORTH CAROLINA
INSURANCE DEPARTMENT
JULY 1, 1950

*To His Excellency, W. KERR SCOTT,
Governor of North Carolina.*

Sir:

Pursuant to the provisions of Section 58-14 of the General Statutes of North Carolina, I respectfully submit herewith the biennial report of the Commissioner of Insurance for the biennium 1948-1949, together with a summary of official acts.

This report includes information as to the companies, associations, fraternal orders, rating bureaus, hospital associations and collection agencies licensed and doing business in North Carolina. Statistical tables disclose the financial conditions and business of such organizations within the State as of December 31 of the years 1948 and 1949. In accordance with the statutes a statement of receipts and disbursements is included.

COMPANY EXAMINATIONS

The statutes require the Commissioner of Insurance to cause to be examined at least once in three years each and every domestic insurance company, association or order doing business in the State. Since many insurers domiciled in North Carolina also transact business in other states, and a great number of companies domiciled in other states are licensed to do business in North Carolina, it has for many years been the practice to conduct official examinations of such insurers in cooperation with the supervisory officials of a representative number of such other states. During the period under survey the Department conducted examinations of domestic companies and participated

in examinations of foreign companies which were completed in the respective calendar years as follows:

1948

<i>Domestic Companies</i>	<i>Examined as of:</i>
Home Security Life Insurance Co., Durham	Dec. 31, 1947
Occidental Life Insurance Co., Raleigh	Dec. 31, 1947
Security Life & Trust Co., Winston-Salem	Dec. 31, 1947
Winston Mutual Life Insurance Co., Winston-Salem	Dec. 31, 1947
North Carolina Mutual Life Insurance Co., Durham	Dec. 31, 1947
Independence Mutual Life Insurance Co., Charlotte	Dec. 31, 1947
Hospital Saving Association, Chapel Hill	Dec. 31, 1947
Hospital Care Association, Durham	Dec. 31, 1947
State Hospital Association, Tarboro	Dec. 31, 1947
Southern Fidelity Mutual Insurance Co., Durham	Dec. 31, 1947
Bankers Fire Insurance Co., Durham	Dec. 31, 1947
Hardware Mutual Fire Insurance Co., Charlotte	Dec. 31, 1947
Blue Ridge Insurance Co., Shelby	Dec. 31, 1947
Farmers Mutual Fire Ins. Association of Edgecomb Co., Tarboro	Dec. 31, 1947
Mecklenburg Farmers Mutual Fire Insurance Co., Charlotte	Dec. 31, 1947
Farmers Mutual Fire Ins. Association of N. C. Branches: Catawba-Burke, Newton	Dec. 31, 1947
Cleveland County, Shelby	Dec. 31, 1947
Forsyth-Stokes, Winston-Salem	Dec. 31, 1947
Granville County, Oxford	Dec. 31, 1947
Greene County, Snow Hill	Dec. 31, 1947
Guilford County, Greensboro	Dec. 31, 1947
Iredell-Alexander-Davie, Statesville	Dec. 31, 1947
Lenoir County, Kinston	Dec. 31, 1947
Lincoln County, Lincolnton	Dec. 31, 1947
Martin County, Williamston	Dec. 31, 1947
Orange County, Hillsboro	Dec. 31, 1947
Pitt County, Greenville	Dec. 31, 1947

Randolph County, Asheboro	Dec.	31, 1947
Rockingham County, Reidsville	Dec.	31, 1947
Vance County, Henderson	Dec.	31, 1947
Wake County, Raleigh	Dec.	31, 1947
Warren County, Warrenton	Dec.	31, 1947
Home Office, Raleigh	Dec.	31, 1947

Foreign Companies

American Insurance Co., Newark, N. J.	Dec.	31, 1947
Mutual Life Insurance Co. of New York, New York, N. Y.	Dec.	31, 1947
Grain Dealers National Mutual Fire Ins. Co., Indianapolis	Dec.	31, 1947
Bankers Indemnity Insurance Co., Newark, N. J.	Dec.	31, 1947
Columbia Fire Insurance Co., Dayton, Ohio	Dec.	31, 1947
Indiana Lumbermens Mutual Insurance Co., Indianapolis	Dec.	31, 1947
Travelers Protective Association of America, St. Louis	June	30, 1948

1949

Domestic Companies

Pilot Life Insurance Company, Greensboro	Dec.	31, 1948
Jefferson Standard Life Insurance Co., Greensboro	Dec.	31, 1948
Coastal Plain Life Insurance Co., Rocky Mount	Dec.	31, 1948
Liberty Mutual Insurance Co., Charlotte	Dec.	31, 1948
Southern Fire Insurance Co., Durham	Dec.	31, 1948
Alamance Farmers Mutual Fire Ins. Co., Graham	Dec.	31, 1948
Halifax County Mutual Fire Insurance Co., Enfield	Dec.	31, 1948
Mutual Tobacco Barn Fire Insurance Asso- ciation, Robersonville	Dec.	31, 1948
Farmers Mutual Fire Insurance Association of N. C.		
Branches: Forsyth-Stokes, Winston- Salem	Dec.	31, 1948
Wilkes-Yadkin, Wilkesboro	Dec.	31, 1948

Foreign Companies

Atlantic Mutual Fire Insurance Co., Savannah, Ga.	Dec. 31, 1948
Continental Life Insurance Co., Washington, D. C.	Dec. 31, 1948
Maryland Casualty Company, Baltimore, Md.	Dec. 31, 1948
Michigan Fire & Marine Insurance Co., Detroit, Mich.	Dec. 31, 1948
Springfield Fire & Marine Insurance Co., Spring- field, Mass.	Dec. 31, 1948
Sentinel Fire Insurance Co., Springfield, Mass.	Dec. 31, 1948
New England Fire Insurance Co., Springfield, Mass.	Dec. 31, 1948
New England Casualty Insurance Co., Spring- field, Mass.	Dec. 31, 1948

COMPANY ADMISSIONS AND RETIREMENTS

During the years 1948 and 1949 the following companies were admitted or retired from the state as indicated:

Companies Admitted in 1948*Life Companies*

Empire State Mutual Life Insurance Co., Jamestown, N. Y.	5-29-48
Home Beneficial Life Insurance Co., Richmond, Va.	8-11-48
Monumental Life Insurance Co., Baltimore, Md.	2- 1-48

Stock Fire Companies

Assurance Company of America, New York, N. Y.	11-19-48
Bankers Fire and Marine Insurance Co., Birmingham, Ala.	4- 8-48

Casualty Companies

Anchor Casualty Company, St. Paul, Minn.	4- 6-48
Educators Mutual Insurance Co., Lancaster, Pa.	4- 7-48
Fireproof-Sprinklered Underwriters, New York, N. Y.	1-26-48
Government Employees Insurance Co., Washington, D. C.	9- 8-48
Michigan Mutual Liability Co., Detroit, Mich.	12- 7-48

North America Assurance Society of Virginia, Inc., Richmond, Va.	1- 5-48
Trinity Universal Insurance Co., Dallas, Tex.	8- 2-48

Companies Retired in 1948

Industrial Insurance Company, Des Moines, Iowa	9- 1-48
------------------------------------------------------	---------

Companies Admitted in 1949

Stock Fire Companies

Dubuque Fire and Marine Insurance Co., Dubuque, Ia.	10-21-49
Reliance Insurance Co. of Philadelphia, Philadelphia, Pa.	11-10-49
Twin States Insurance Co., Charlotte, N. C.	11-29-49
Utica Fire Insurance Company of Oneida Co., Utica, N. Y.	2-14-49

Mutual Fire Companies

Appalachian Mutual Fire Insurance Co., Lenoir, N. C.	8-29-49
Iowa Mutual Insurance Co., DeWitt, Ia.	12- 2-49
Otsego Mutual Fire Insurance Company, Burlington Flats, N. Y.	2-17-49

Casualty Companies

Ideal Mutual Insurance Company, New York, N. Y.	2-15-49
Iowa Mutual Casualty Company, DeWitt, Ia.	12- 2-49
National Indemnity Company, Omaha, Neb.	12-13-49
Textile Insurance Co., High Point, N. C.	3-15-49
The Title Guarantee Company, Baltimore, Md.	7-18-49

Companies Retired in 1949

Imperial Assurance Company, New York City, N. Y.	1- 1-49
Louisville Fire and Marine Insurance Co., Louisville, Ky.	3-31-49
Reserve Loan Life Insurance Co., Dallas, Texas	11-30-49
Union Marine and General Insurance Co., Ltd., Liverpool, England	1- 1-49
Western National Indemnity Co., San Francisco, Cal.	11-14-49
Widow's Fund of Oasis and Omar Temples AAONMS	9-21-49
Wm. Penn Fire Insurance Co., Philadelphia, Pa.	3-31-49

MERGED INSURANCE COMPANIES FORMERLY LICENSED IN NORTH CAROLINA

Domestic and foreign insurance companies formerly licensed in North Carolina which were merged and/or consolidated with certain other insurance companies as hereinbelow designated, during the period beginning January 1, 1948, and ending December 31, 1949, are as follows:

*Effective Date
of Merger*

1-1-48 through

<i>12-31-48</i>	<i>Name of Merged Co.</i>	<i>Name of Surviving Co.</i>
3-31-48	Dixie Fire Insurance Co. Greensboro, N. C.	The American Insurance Co., Newark, New Jersey
6- 1-48	County Fire Ins. Co. Philadelphia, Pa.	Great American Ins. Co., New York City
6- 1-48	Baltimore American Ins. Co. New York, N. Y.	Home Insurance Co., New York City
6- 1-48	Carolina Insurance Co. Wilmington, N. C.	Home Insurance Co., New York City
6- 1-48	City of N. Y. Fire Ins. Co. New York, N. Y.	Home Insurance Co., New York City
6- 1-48	Franklin Fire Ins. Co. New York, N. Y.	Home Insurance Co., New York City
6- 1-48	Gibraltar Fire & Marine Ins. Co., New York City	Home Insurance Co., New York City
6- 1-48	Homestead Fire Ins. Co. Baltimore, Md.	Home Insurance Co., New York City
6- 1-48	National Liberty Ins. Co. of America, New York City	Home Insurance Co., New York City
6- 1-48	New Brunswick Fire Ins. Co. New York City	Home Insurance Co., New York City
6- 1-48	Paul Revere Fire Ins. Co. New York City	Home Insurance Co., New York City
6-30-48	Georgia Home Ins. Co. Columbus, Georgia	Home Insurance Co., New York City
6-30-48	Concasco Casualty Ins. Co. Chicago, Ill.	Continental Casualty Co., Chicago, Ill.
12-17-48	Richmond Ins. Co. of N. Y. West New Brighton, N. Y.	Westchester Fire Ins. Co. New York, N. Y.

1-1-49 through

12-31-49

6-30-49	Capital Fire Ins. Co. of California, Sacramento, Cal.	Queen Insurance Co. of America New York, N. Y.
6-30-49	Federal Union Insurance Co. Chicago, Ill.	Star Insurance Co. of America New York, N. Y.

6-30-49	Seaboard Insurance Co. Baltimore, Md.	Queen Insurance Co. of America New York, N. Y.
12-22-49	Great Northern Life Ins. Co. Milwaukee, Wis.	Washington National Ins. Co. Evanston, Ill.
12-31-49	Western National Ins. Co. San Francisco, Cal.	Home Fire and Marine Ins. Co. San Francisco, Cal.

LICENSING OF AGENTS

Under the Statutes all agents for insurance companies are required to be licensed before being authorized to do business for any company. Prior to January 1, 1948, all persons who were not licensed as insurance agents on April 1, 1931, or who had not since that date been licensed, were required to successfully pass an examination to determine their knowledge of the business proposed to be done. Since January 1, 1948, by virtue of an amendment to the Statutes, all persons who have not been licensed as insurance agents during the three years next preceding date of application are required to successfully pass an appropriate examination to determine their knowledge of the business proposed to be done. There follows a report covering the examination of agents during the license years 1948-1949 and 1949-1950.

Report on Agents' Examinations Given

License Years—April 1, 1948, March 31, 1949—49-50

	<i>Life</i>	<i>Fire</i>	<i>Cas.</i>	<i>A&H</i>	<i>Auto</i>	<i>Hospital</i>	<i>Adjuster</i>	<i>Hail Adj.</i>
1948-49	1767	395	340	156	88	54	100	32
1949-50	2086	490	439	212	83	105	104	33

Agents' Licenses Issued:

April 1, 1948-March 31, 1949	44,463
April 1, 1949-March 31, 1950	45,382

Field representatives of the department make detailed investigations of reported violations of the insurance statutes by agents. Criminal violations are reported to the prosecuting attorneys of the courts having jurisdiction. Other cases

require hearings in the Insurance Department to determine if the agent's license is to be cancelled. The following is a report of investigations made during the calendar years 1948 and 1949:

Record of Field Investigations in License and Investigation Division

(Embezzlement and Miscellaneous)

	<i>Cases Received</i>	<i>Agents short but paid</i>	<i>Licenses Tagged No criminal Charge</i>	<i>Cases Inv. Mis.</i>	<i>Warrants Issued Guilty</i>	<i>Warrants Issued Not Guilty</i>	<i>Pending Trial</i>	<i>Pending Inv.</i>	<i>Total Inv.</i>
1948	237	28	67	52	15	—	16	59	178
1949	265	49	36	86	20	—	24	58	193

STATE PROPERTY FIRE INSURANCE FUND

I respectfully submit that on March 21, 1945, an act creating the State Property Fire Insurance Fund became effective, and since that time no insurance has been renewed or placed with insurance companies to cover state-owned buildings and contents. On March 21, 1948, all of the policies covering state-owned properties expired, thereby making the State fully self-insured.

State Property Fire Insurance Fund losses have occurred since June 30, 1948, at state institutions and departments at the time, place and in the amounts indicated:

Date	Institution	Location	Fire or Lightning	Amt. of Damage	Paid by S.P.F.I.F.
* 5 19 48	Western N. C. Sanatorium	Black Mountain	Fire	358.00	358.00
* 6 16 48	University of N. C.	Chapel Hill	Lightning	113.25	113.25
6 25 48	University of N. C.	Chapel Hill	Fire	31.05	31.05
8 1 48	Stonewall Jackson Training School	Concord	Lightning	43.59	43.59
8 11 48	Upper Coastal Ex. Station	Edgecombe	Fire	610.00	305.00
8 21 48	Stonewall Jackson Training School	Concord	Lightning	532.00	532.00
8 26 48	State Hospital	Camp Butner	Fire	300.00	300.00
9 13 48	Caswell Tr. School	Kinston	Fire	150.00	150.00
12 21 48	Woman's College	Greensboro	Fire	694.53	694.53
1 7 49	Elizabeth City State Teach.	Elizabeth City	Fire	248.56	248.56
3 49	Cons. & Develop.	Pettigrew State Park	Fire		
3 16 49	University of N. C.	Chapel Hill	Fire	12.24	12.24
5 25 49	School for Blind (W)	Raleigh	Fire	4,467.88	4,467.88
6 27 49	N. C. State College	Raleigh	Fire	589.23	589.23
6 30 49	N. C. State College	Raleigh	Lightning	108.20	108.20
7 5 49	Wildlife Resources Commission	Mt. Mitchell	Fire	14,500.00	7,250.00
7 27 49	State Hwy. & Pub. Works Commission	Raleigh	Fire	106.87	106.87
9 15 49	N. C. State College	Raleigh	Fire	288.10	288.10
11 24 49	N. C. State College	Raleigh	Fire	24,405.58	24,405.58
11 29 49	Cons. & Develop.	Hanging Rock Pk.	Lightning	1,900.00	1,900.00
12 6 49	Caswell Tr. School	Kinston	Fire	3,110.00	3,110.00
3 3 50	A & T College	Greensboro	Fire	2,740.00	2,740.00
4 10 50	State Hospital	Raleigh	Fire	475.00	475.00
4 30 50	N. C. State Fair	Raleigh	Lightning	68.72	68.72
4-30 50	Buildings & Grounds	Raleigh	Fire		
5 3 50	Div. of Pur. & Contr.	Raleigh	Fire		
5 13-50	Dept. of Agriculture (Test Farms)	Statesville	Fire	5,157.00	5,157.00
6-14-50	State Hwy. & Pub. Works	Caledonia	Fire		

* Reported for biennium of 46-47.

In accordance with the statutes the above losses were investigated and the amount of loss and damage certified to the Council of State and you for authorization of payment.

During August, 1949, an additional engineer was employed for the purpose of aiding in the inspection of State properties. The engineers' duties entail the determining, where possible, the

original construction cost, present replacement values, and making sketch plans of buildings and lay-out maps. In connection with this work and the inspection of fire hazards to determine the safety of the properties and inmates in case of fire, a total of 871 State buildings have been inspected.

Approval of Policy Forms

The statutes require that all policy forms and applications be submitted to and approved by the Commissioner before being used in the State. If any of the forms are found not to comply with the insurance laws of the State, or are otherwise illegal, misleading, or subject to a construction which is unfair to the policyholder, they are disapproved and cannot be issued, sold, or disposed of in this State. This Department adopted the recommendations of the National Association of Insurance Commissioners as published in the Third Edition of the Official Guide for the Filing and Approval of Accident and Health Contracts and required that all Accident and Health forms comply with the Guide before July 1, 1949. This requirement necessitated complete revision of Accident and Health forms by companies writing the business in this State, consequently it was necessary for the Department to review an unusual volume of policy forms during the biennium.

Policyholders

The Department maintains at all times a division to handle any matters which may be brought to its attention by policyholders who seek assistance in their relationships with insurance companies and agents.

Fire Prevention

The Fire Prevention Division of the Department has throughout the period under survey made inspections of various schools, hospitals, hotels, theatres, and other properties to determine the safety of occupants in case of fire, and safety and adequacy of electrical installations. Many sets of blue prints and specifications of proposed buildings and alterations to existing buildings have been examined to determine compliance with the State Building Code. Representatives of this division work in close

cooperation with local authorities in the enforcement of building and electrical codes.

An integral part of this division's work is the teaching of fire prevention. Training schools are conducted for electrical inspectors and fire department personnel. Representatives of the Insurance Department conduct training courses for firemen in the cities and towns of the State, annually the North Carolina Fire College and Drill School.

The N. C. General Assembly of 1947 passed an act providing for fire protection in hotels and other buildings of like occupancy. The department of insurance was given the responsibility, along with the local fire chiefs or building inspectors, to enforce the provisions of said law by inspections and recommendations. Inasmuch as no personnel was provided the insurance department to acquire engineers for this added duty the sole engineer of the department has attempted to combine some of such work with his duties of inspecting state owned property and enforcing the building code.

In 1949, Fire Prevention Month activities were extended, as far as practicable, to rural areas with satisfactory results.

The 1950 program will be enlarged and extended along these lines.

In August, 1950, this Department, with Mr. Colin Spencer, Chairman Rural Fire Protection Committee appointed by Governor Scott, cooperating with Dr. Schaub's office at State College arranged for a demonstration at the Farm and Home Week at State College; this Demonstration showed the Farm and Home Week representatives the possibility of rural fire protection in connection with nearby cities and towns.

Investigation of Suspicious Fires

For the calendar years 1948 and 1949 fire investigations including all property and automobiles were made as follows:

Cases Received	Inv. No Charge	Warrants Issue d Gui ty	Warrants Issue d Not Guilty	Pending Inv.	Pending Trial	Total Cases Inv.
1948---- 177	122	20	6	19	10	158
1949---- 195	127	15	4	15	17	163

Total Cases received for investigation:

1948-----	414	Completed	336
1949-----	460	Completed	356

Activities of the Rating Division

Chapter 58-246 through 58-248.6 of the North Carolina Insurance Laws provides for the prior approval and regulation of automobile liability insurance rules and rates by the Insurance Commissioner and the administration of such rules and rates by the North Carolina Automobile Rate Administrative Office. Chapter 97-102 through 97-104.6 provides for the prior approval and regulation of workmen's compensation insurance rules and rates by the Insurance Commissioner and the administration of such rules and rates by the Compensation Rating and Inspection Bureau of North Carolina. Article 13, Chapter 58-125 through 58-131.9 provides for the prior approval and regulation of fire insurance rates and allied lines, including automobile physical damage rates, by the Insurance Commissioner and the administration of such rules and rates by the North Carolina Fire Insurance Rating Bureau. Article 13-A provides for the prior approval and regulation of all other liability insurance rules and rates and for the licensing of rating bureaus. Article 13-B provides for the regulation of miscellaneous insurance rules and rates by the Insurance Commissioner and for the licensing of various insurance rating bureaus.

Lines of casualty insurance regulated under Articles 13-A and 13-B include boiler and machinery, burglary, theft and robbery, fidelity and surety, general liability, glass, professional or malpractice liability and residence water damage insurance. Article 13-B provides for regulation of aviation, credit, inland marine and title insurance.

Public Hearings

The 1949 General Assembly amended Section 58-27.1, Article 2, Chapter 58 of the General Statutes of North Carolina authorizing the Insurance Advisory Board to promulgate rules and regulations to provide for the holding of public hearings before the Commissioner of Insurance, on proposals to revise insurance rates in all cases where substantial rights of the public are involved, but without undue delay on minor rate adjustments or classification changes. In accordance with those rules, thirteen public hearings have been held on major rate and rule changes filed with the Rating Division.

REVIEW OF RATE AND RULE CHANGES FROM JANUARY 1, 1948, THROUGH DECEMBER 31, 1949

Casualty

Auto Liability

Effective January 1, 1948, revised rules for the installment payment of automobile bodily injury and property damage liability insurance premiums were approved, together with a flat charge of 50c per installment to supersede the old charge of 25c per installment, this increase being necessary because of the mounting costs incurred by the companies in handling the collection of premiums in installments. Effective April 19, 1948, the automobile installment payment rules were again revised, the changes being largely editorial in nature.

Effective June 28, 1948, a special rule governing automobile liability insurance written in connection with Atomic Energy Projects was approved.

Effective October 1, 1948, Automobile Liability Insurance Retrospective Rating Plan D was approved. This is a plan for computing final premiums on large risks on a retrospective basis. Provision was also incorporated for writing automobile coverages under the Plan in conjunction with other liability coverages and workmen's compensation insurance, the final premiums for all such coverages being computed on a retrospective basis.

Effective November 22, 1948, a revision of private passenger and commercial automobile bodily injury and property damage insurance rates was approved. This revision represented an increase of \$1.00 per private passenger automobile for bodily injury with no increase in property damage rates; an increase in bodily injury rates for commercial automobiles ranging from \$2.00 to \$11.00 per truck, depending upon type and use of the truck and an increase in property damage rates for commercial automobile ranging from \$4.00 to \$16.00, depending upon type and use. Increases in bodily injury rates were held to 50% of the amount of increases indicated by the actual underwriting experience. The amount of increases indicated by the experience for commercial automobile property damage rate was 37.5% whereas the allowed increase was considerably less.

The major factors entering into these rate increases were the continued unfavorable loss experience, the high cost of settling property damage claims, the much higher amounts in-

volved in settling bodily injury claims and the awarding of more liberal verdicts in the case of claims settled in the courts. Coincident with the foregoing rate changes a revised private passenger classification rating plan was approved, all such cars being divided into Classes A1, A2, A3 and B, depending upon use of the car, estimated mileage and age of operator. Various rule changes in the Automobile Casualty Manual were also approved.

Effective January 1, 1949, a revised automobile liability statistical plan was approved with the stipulation that taxicab liability experience be tabulated and submitted to the Department on a territorial basis rather than on a statewide basis.

Effective February 14, 1949, revision in the Local and Long Haul Truckmen rule to recognize non-trucking periods in the rate was approved.

Effective August 1, 1949, a revision of the supplement to the Automobile Casualty Manual concerning Comprehensive Automobile Liability Insurance was approved.

Effective September 26, 1949, a revision in the Drive Other Car rules of the Automobile Casualty Manual was approved.

Effective December 1, 1949, a Revised Program for Garage Liability Insurance was approved. This represented a complete revision and improvement of underwriting rules and plans and material broadening of coverages without any increase in rates. A premium discount plan was also approved.

Effective January 9, 1950, but made optionally retroactive to December 1, 1949, the following revisions were approved:

1. Automobile Casualty Manual, Commercial Automobile Section, Business and Use Classifications.
2. Automobile Casualty Manual, Revised Program for Long Haul Truckmen, applicable to such risks within this classification as are subject to rate regulation in North Carolina.
3. After a public hearing on December 1, 1949, an average reduction of 15.8% overall for bodily injury and 12.1% for property damage in automobile rates was approved. Based on 1948 premium writings in North Carolina of \$9,984,000 bodily injury and \$5,236,000 property damage, the reductions were estimated to result in savings to North Carolina policyholders of \$2,211,000 annually. This was the first post-war reduction in automobile bodily injury and property damage liability rates, indicating considerable improvement in underwriting and loss experience.

Assigned Risk Plan

Announcement was made on November 9th, 1949, that fully adequate provision are now in operation whereby an automobile driver whose license has been revoked or suspended may, upon becoming eligible for reinstatement of his driving privileges, readily obtain liability insurance in the amount specified by the Automobile Financial Responsibility Law.

The North Carolina Automobile Financial Responsibility Law requires, in part, that any person whose operator's or chauffeur's license has been revoked or suspended under the provisions of the Uniform Driver's License Act, as amended, shall not be entitled to have said license again issued or reinstated until such person shall have given and thereafter maintains proof of his financial responsibility. The 1949 Session of the General Assembly amended the law to provide that such an applicant shall be immediately assigned to an insurance carrier, which carrier shall issue a motor vehicle liability policy meeting at least the minimum requirements for establishing financial responsibility under the Law. The Act was also amended to provide that such evidence must be maintained for a period of two years, instead of for an indefinite period as was the case under the original Act.

Two Plans for assignment of risks are now in operation, one a voluntary agreement by the insurance carriers known as the North Carolina's Automobile Assigned Risk Plan, the other a plan embodying the provisions of the law amendment, and known as the North Carolina Statutory Automobile Assigned Risk Plan. *Any* applicant for automobile liability insurance who is in good faith entitled to such insurance, including but not restricted to those whose licenses have been revoked or suspended, but who is unable to obtain such insurance through the usual channels, may apply for coverage under the Voluntary Plan. *Any* applicant who must furnish evidence of financial responsibility to the Department of Motor Vehicles in order to regain his driving privileges, but who does not meet the requirements for assignment under the Voluntary Plan may have his assignment immediately taken care of under the Statutory Plan. Unreasonable delays are impossible under this procedure. Refusal of assignment under the Statutory Plan is limited to an applicant whose license is suspended or revoked, and continues to be suspended or revoked, by the Department of Motor Vehicles. If default occurs in the

payment of the premium due under any policy, the policy may be cancelled. The Statutory Plan applies only to drivers whose licenses have been revoked or suspended, and who must furnish and maintain evidence of financial responsibility in order to regain their driving privileges. Any driver who is not required to file evidence of financial responsibility with the Department of Motor Vehicles but who desires automobile liability and property damage insurance for his own protection, but is unable to secure it through the usual channels may apply for assignment under the Voluntary Plan. If he is in good faith entitled to such insurance, he will be assigned to a company and a policy issued.

Workmen's Compensation

Effective February 6, 1948, a revised uniform short rate cancellation table was approved. The same revised uniform table was made applicable to all types of casualty coverages, as well as to fidelity and surety and the various fire lines.

Effective June 28, 1948, a rule for writing workmen's compensation insurance in connection with Atomic Energy Projects was approved.

Effective June 30, 1948, a revision of the Workmen's Compensation Experience Rating Plan was approved.

Effective July 30, 1948, revised rates for coal mines were approved. This revision represented a reduction in rates.

Effective June 24, 1948, revised rates applicable to Federal Coverages were approved.

Effective October 1, 1948, Retrospective Rating Plan D—Workmen's Compensation Insurance was approved. (See explanation under Auto Liability regarding this Plan and its use in conjunction with auto liability and other liability lines.)

Effective October 1, 1948, revised workmen's compensation manual rates were approved. This revision represented an average overall reduction in rates of 7.9%, applicable to new and renewal business. The estimated savings to North Carolina policyholders, based on 1947 premium writings of \$9,397,689.00, amounted to approximately three-quarters of a million dollars.

Effective June 30, 1949, a number of manual classifications for workmen's compensation were revised to reflect present-day, and post-war operations.

Effective June 30, 1949, the Interstate Experience Rating

Plan for rating all operations of the same risk in more than one state was approved.

Effective October 1, 1949, revised workmen's compensation Premium Discounts and Retrospective Ratings Plans, A, B, C, and D were approved, making these Plans more liberal in their effect.

Effective October 1, 1949, revised workmen's compensation rates were approved, following a public hearing held in the Department on September 14, 1949. This revision resulted in an average overall reduction in rates of 8.8%, applicable to new and renewal business. This reduction was estimated to save North Carolina policyholders approximately \$901,000.00 annually, based on 1948 premium writings of \$10,238,202.00. The filing incorporated a profits and contingencies factor of 2.5%. A factor of 1.5% was approved.

Aviation

The bulk of aviation insurance continues to be written by two groups or syndicates of companies operating as Associated Aviation Underwriters and United States Aviation Insurance Group. In addition to these groups, the Aviation Insurance Rating Bureau was organized and began functioning in North Carolina in April, 1949. Various rates and rating plans filed by this Bureau were approved at that time. A few independent insurance companies writing aviation insurance have filed minor rate changes at infrequent intervals.

Boiler and Machinery

Effective March 1st, 1948, several amendments to the Manual of Boiler and Machinery insurance were approved.

Effective June 1st, 1948, a premium adjustment rating plan for Boiler and Machinery insurance was approved.

Effective December 1st, 1948, a general revision of boiler and machinery rates was approved. This revision resulted in increases of 50% in the boiler object rates, 7.2% in machinery object rates, and 6% in other boiler rates, representing an average increase of 27.9% overall. Rates for indirect damage were not increased. The total boiler and machinery average increase was 19.7%. This was the first general rate revision for Boiler and Machinery insurance since August 1st, 1944, and

was brought about largely by a tremendous increase in the costs of replacement parts, inspection services, and labor charges.

Effective November 1st, 1948, a revised Boiler and Machinery Manual with supplementary filings was approved. This involved no rate change.

Effective December 1st, 1948, further revisions in the Boiler and Machinery Manual rules section were approved.

Effective December 23rd, 1948, Guide rates for objects not listed in the Boiler and Machinery Manual were approved.

Effective December 22nd, 1949, a premium gradation plan for Boiler and Machinery insurance was approved.

Burglary, Theft and Robbery

Effective March 1st, 1948, definitions of standard coverages for Burglary, when written in combination with other coverages on residences, were approved.

Effective October 4th, 1948, a complete revision of the Manual of Burglary, Theft and Robbery Insurance was approved.

Effective October 4th, 1948, a Residence and Outside Theft policy revision was approved. Effective July 23rd, 1949, a deductible form of Burglary, Theft and Robbery insurance was approved.

Effective November 7th, 1949, a complete revision in the rules section of the Burglary Insurance Manual was approved.

Fidelity and Surety

Effective January 2nd, 1948, a revised short rate cancellation table filed by the Surety Association of America was approved.

Effective May 17th, 1948, a revised Forgery Protection section of the Fidelity and Surety Manual was approved.

Effective May 17th, 1948, a revised Financial Institutions section of the Fidelity and Surety Manual was approved.

Effective July 22nd, 1948, a special North Carolina Bail Bond Certificate, Contracts, and Rates were approved.

Effective October 1st, 1948, a revised Federal Rate Schedule was approved.

Effective November 29th, 1948, a revised Public Employees' Blanket Bond section of the Manual for both rules and rates was

approved. This resulted in a more favorable rate and broader coverages for public official bonds.

Effective February 9th, 1949, a special filing for U. S. Maritime Commission bonds, rates and forms was approved.

Effective March 28th, 1949, a revision in the Brokers' Blanket Bond forms was approved.

Effective July 1st, 1949, a revision in rates for License and Permit Bonds, North Carolina distributors of feedstuffs, was approved.

Effective July 11th, 1949, Faithful Performance of Duty coverage, when issued to Fraternal and Beneficial orders, was approved.

Effective August 29th, 1949, the issuance of Discovery Bonds, fidelity coverage, was approved.

Effective November 1st, 1949, Public Employees' Blanket Bonds, School Boards, North Carolina, was approved.

Effective November 21st, 1949, a filing made by the Surety Association of America, broadening a number of coverages in the public official field without any increase in rates, was approved.

Effective November 25th, 1949, a reduction in rates for gasoline tax bonds in North Carolina of $33\frac{1}{3}\%$ was approved. This reduction was first proposed by an independent company and later followed by the companies who are members of the Surety Association of America and by other independent companies.

Experience on various fidelity and surety lines during the past two years has continued highly favorable and has resulted in further rate reductions, and, in many instances, the broadening of coverages without any increase in rates. All reductions in rates which have been proposed in North Carolina since regulation of rates began on January 1st, 1946, have been approved. The majority of rule and rate revisions have been instituted by the Surety Association of America, which is comprised of the majority of the companies writing Fidelity and Surety insurance. Various independent companies have filed the same revisions, and in a few instances revisions resulting in lower rates or broader coverages.

General Liability

Effective January 19th, 1948, a number of classifications and rates were approved for the Owners', Landlords' and Tenants'

section of the Liability Manual. These involved classifications which had been in effect for only a short time, the rates for which were based upon judgment and which were found out of line.

Effective January 19th, 1948, a new form of liability coverage, Storekeepers' Liability, was approved, involving both rules and rates.

Effective January 19th, 1948, the writing of Farmers' Comprehensive Personal Liability insurance under the Owners', Landlords' and Tenants' Liability section of the Manual, and rates for such coverage, were approved.

Effective March 1st, 1948, revisions in the rules for the writing of three-year policies on an installment basis were approved.

Effective March 1st, 1948, definitions of standard coverages for Water Damage and Explosion insurance and Aircraft and other Vehicle Damage insurance under Combination Residence Policies were approved.

Effective November 15th, 1948, a complete revision of the rules section of the Manuals of Liability Insurance was approved with some minor revisions in rates. This revision did not involve any rate increases.

Effective August 25th, 1948, a revision of the Manufacturers and Contractors and Products Liability section of the Liability Manual was approved for a number of classifications.

Effective October 18th, 1948, a further revision of standard coverages, rules, and rates for Water Damage and Explosion Insurance and Aircraft and other Vehicle Damage insurance under Combination Residence Policies was approved.

Effective April 1st, 1949, rate discounts for elevator interlocking devices were approved.

Effective July 11th, 1949, a general rules and rates revision of the Owners', Landlords' and Tenants' section of the Manual was approved for the National Bureau of Casualty Underwriters companies. This was followed on October 3rd, 1949, by approval of a similar filing for Mutual Insurance Rating Bureau companies. The National Bureau filing represented an overall reduction in rates of 7.9% and the Mutual Bureau filing a reduction of 9%. The estimated savings to North Carolina policyholders for this type of insurance coverage was \$25,000.

Effective August 1st, 1949, a supplement to the Manuals of

Liability Insurance, Comprehensive General Liability insurance rules for business operations was approved.

Glass

Effective May 1st, 1948, the Manual of Glass Insurance was amended by withdrawal of the supplement entitled "Cumulative Deductible Loss Basis."

Effective June 28th, 1948, a revision of the Manual of Glass Insurance was approved. This involved no substantive change in rates but did involve extensive changes in Manual rules and in some classifications.

In December, 1948, the acquisition cost factor in the rate-making formula for glass insurance was reduced from 35% to 30%.

All the foregoing changes were initiated and originally filed by the National Bureau of Casualty Underwriters. Similar filings were then made by the Mutual Insurance Rating Bureau and by the various independent companies and were approved.

Professional or Malpractice Liability

There has been no appreciable change in the making and filing of Professional or Malpractice Liability rates during the past two years. Such rates and rules are not presently made or administered by any rating bureau, and each individual company issuing such policies has continued to file its own rate schedules and proposed rate changes. Due to lack of any reliable statistical data, such filings have continued to be accepted. A detailed statistical plan is now in operation, and some data has been collected by the National Bureau of Casualty Underwriters and the Mutual Insurance Rating Bureau, although an insufficient amount has thus far accumulated for rate-making purposes.

Residence Water Damage

Rules and rates for Residence Water Damage insurance continued to be filed by the National Bureau of Casualty Underwriters and the Mutual Insurance Rating Bureau. Changes in rules and rates are set forth above under the heading of "General Liability."

Credit

Credit insurance is now written in North Carolina by three companies, the American Credit Indemnity Company, the London Guaranty and Accident Insurance Company, and the Phoenix Indemnity Company. Rate schedules filed by these companies are substantially the same, and there has been no major revision. The American Credit Indemnity Company is now acting as statistical agent for all three companies and collects and compiles all available experience data, which is then filed with the Department.

Title

Title insurance is presently written by only two companies in North Carolina, the Lawyers Title Insurance Corporation of Richmond, Virginia, and the Commercial Standard Insurance Company of Fort Worth, Texas. There has been no appreciable change in the rate schedules of these companies during the past two years. A number of revised policy and endorsement forms have, however, been filed and approved.

Rating Plans

Various rating plans filed by the National Bureau of Casualty Underwriters, the Mutual Insurance Rating Bureau, and the Surety Association of America, as well as by independent insurance companies, have been filed with the Department. Some filings have been approved and others disapproved. Those disapproved have been found to be, in the opinion of the Department, inoperable or discriminatory. This opinion is based on the interpretation of the North Carolina Insurance Laws. The disapproved plans were designed largely to meet competition and would possibly result, if approved, in indiscriminate rate cutting. It is not considered in the public interest that such rating plans be approved.

The following rating plans or amendments to existing plans for General Liability have been approved; Atomic Energy Commission Projects, Automatic Premium Adjustment Rating Plan, Retrospective Rating Plan D, Composite Rating (involving Burglary and Glass insurance also), Premium Discount Plan, and Interstate Rating Plan.

A revised Burglary experience rating plan was approved effective July 1st, 1949.

A revised Glass experience rating plan was approved April 1st, 1949.

In addition to the foregoing rating activities, which consists of only major rate and rule filings and revisions, approximately 750 minor filings made during the past two years by rating bureaus and independent companies have been acted upon.

Detailed statistical plans for the collection, compilation, and tabulation of statistical data have been revised from time to time and new plans filed by statistical agents have been adopted. These statistical plans cover all important lines of insurance and provide for scientific and correct rate-making wherever sufficient data is available.

Policy and Endorsement Forms

The number of policy and endorsement forms filed with the Insurance Department during the past two years run into the thousands. These have been reviewed in accordance with law. It is estimated that approximately 90% of such filings fulfill the requirements of the law and have been approved, whereas approximately 10% are not in accordance with law and have been disapproved.

FIRE AND ALLIED LINE RATE & RULE CHANGES

After a public hearing on the filing by the North Carolina Fire Insurance Rating Bureau, and effective July 7th, 1949, the fire rates on tobacco pack barn and contents were reduced 50% and the fire rates on tobacco curing barns and contents were reduced 30%. These reductions resulted in estimated annual savings of \$171,000 for North Carolina policyholders.

On January 13th, 1949, a hearing was held before the Commissioner of Insurance and Insurance Advisory Board, as requested by the North Carolina State Board of Education, on the question of fire insurance rates on public school buildings in North Carolina, and in view of the action of the Commissioner of Insurance in approving a 25% increase in fire insurance rates applicable to public schools (other than AAA and sprinklered risks), effective June 1, 1948. Immediately following the hearing, the Insurance Advisory Board met and considered the figures

submitted by both the North Carolina Board of Education and the North Carolina Fire Insurance Rating Bureau. It was unanimously resolved that the Board approve the action taken by the Commissioner in approving a 25% increase in fire insurance rates applicable to public school property (other than AAA and sprinklered risks).

After a public hearing on the filing of the North Carolina Fire Insurance Rating Bureau, approval was made of a general revision of fire insurance rates effective January 2nd, 1950. It provided for increases in fire rates for four classes of risks whereas the rates were reduced for eleven classes of risks. The adjustment of rates on these changes result in an overall savings of \$1,572,000 annually to the policyholders.

On January 4th, 1950, a public hearing was held to consider the filing by the North Carolina Fire Insurance Rating Bureau of the Multiple Location, Reporting and Automatic Pickup Coverage. In view of the testimony presented by all interested parties, including the companies who entered an appeal from the decision of the North Carolina Fire Insurance Rating Bureau in adopting the plan, the plan was disapproved for further consideration. In accordance with the law, a hearing will be held at a later date to consider the appeal by the named companies.

On March 1st, 2nd, and 3rd, 1950, a public hearing was held to consider the question of the legality of the use of the Premium Payment Endorsement No. 665 to term fire insurance policies. On the basis of the testimony presented by all interested parties and under the procedures outlined in Section 58-131.2 and Section 58-131.5 of the General Statutes of North Carolina, the Commissioner ordered the North Carolina Fire Insurance Rating Bureau to revise its present filing of Form 665 to conform with the North Carolina law and the opinion of the Attorney General dated November 16th, 1946, and to indicate more specifically the method of cancellation in case of default in the payment of any installment in accordance with, and no more restrictive than, the cancellation provisions set forth in the North Carolina Standard fire insurance policy form. The order also stated that attention should be given to the problem of the proper charge for automatic reinstatement as well as making it available to all classes of term or annual business, and that consideration be given to a modification of the manual term rule so as to reflect the correct relationship between a basic annual approved rate, a term rate where

payment is made in cash in advance, and an installment rate.

On June 2nd, 1950, a public hearing was held to consider the Automobile Manufacturers' Out-put Policy and Rating Plan filed by the Aetna Insurance Company. The plan provides coverage against all risks for the personal property of automobile manufacturers away from the factory or assembly plant premises. A rating and modification plan were also made a part of the filing. On the basis of the testimony presented at the hearing by all interested parties, the plan was approved for use in North Carolina.

AUTOMOBILE PHYSICAL DAMAGE RATE CHANGES

After a public hearing on the filing by the North Carolina Fire Insurance Rating Bureau, and effective November 1st, 1949, approval was made of a general revision in automobile physical damage rates. As for private passenger automobiles, comprehensive rates were reduced 23%, \$50.00 deductible collision rates were reduced 2½% and Collision rates for pre-war automobiles were increased due to resymboling. Changes were also made in the rates for commercial automobiles, taxicabs, buses, and miscellaneous other types of automobiles. It is estimated that the changes made would result in overall savings of \$632,000 annually to policyholders.

INLAND MARINE RATE CHANGES

On September 1st, 1948, approval was made of a 25% increase in rates on the first \$5,000 of liability under the personal property floater. It is estimated that this change would result in an annual increase of \$20,000 to policyholders.

On September 1st, 1950, approval was made of reduction in personal jewelry rates. It is estimated that it will result in annual savings to policyholders of \$35,000.

HAIL INSURANCE ON GROWING CROPS

After a public hearing on the filing by the North Carolina Fire Insurance Rating Bureau, approval was made of a general revision of hail rates on tobacco for the 1950 growing season. It was found that reductions were in order in 38 counties and increases were necessary for 5 counties. The minimum rate was also reduced from \$3.50 to \$3.00 and applied to 25 of the counties

that received a rate decrease. It is estimated that these adjustments result in annual overall savings of \$157,000 to North Carolina tobacco growers.

In addition to the previously enumerated changes, many other minor changes in rates, rules and forms for fire and allied lines, automobile physical damage, inland marine, and other miscellaneous types of insurance under the supervision of the Fire Section of the Rating Division were considered and acted upon in accordance with the North Carolina Insurance laws.

Acknowledgment

To the press, which has given generously of its editorial and news space for the Department's fire prevention program; to the firemen of the State, both paid and volunteer, who have labored incessantly to increase the efficiency of their departments; to the law enforcement officers, and to my own loyal and efficient staff, I express my gratitude and appreciation.

Respectfully submitted,
WALDO C. CHEEK,
Commissioner of Insurance.

July 29, 1948

Ruling B-24

To: All Companies Writing Fire & Allied Lines

Gentlemen:

In the case of a partial loss on property exceeding automatic reinstatement and the policy is cancelled, the company shall refund to the assured a return premium equal to the full unearned portion of the premium on a pro rata basis if the company asks for cancellation; or short rate if the insured asks for cancellation.

WILLIAM P. HODGES
Commissioner of Insurance

December 9, 1948

Ruling No. 25

To: All Fire and Casualty Insurance Companies
Licensed to do business in North Carolina:

Re: Insurance Agents May Not Act Regularly as Adjusters

It has come to my attention that some companies licensed to do business in North Carolina have executed contracts with their duly licensed agents within the State which provide, among other things, that the agent shall have the right to adjust and pay losses arising under policies written by the agent, or to designate a claims representative to adjust and pay such losses.

Section 58-51.1 of the General Statutes of North Carolina authorizes an agent, from time to time, to act as an adjuster and investigate and report claims without being required to be licensed as an adjuster. The office of the Attorney General of the State of North Carolina has informed this office, in response to an inquiry, that a contract between a company and an agent providing that the agent shall have the right to adjust and pay losses arising under policies written by the agent, or to designate a claims representative to adjust and pay such losses is not in conformity with the provisions of section 58-51.1 of the General Statutes of North Carolina and to such extent contracts made by companies and agents containing such language are not in compliance with the North Carolina statutes. Those companies which now have in existence such contracts in North Carolina are hereby directed to amend such contracts so as to comply with the North Carolina statutes immediately and that such contracts must be amended to exclude such authority not later than January 15, 1949. From and after the date hereof no company may, in North Carolina, enter into a contract containing a provision authorizing an agent to adjust in its behalf claims on policies written by or through the agent in question, except as authorized by statutes.

This 9th day of December, 1948.

William P. Hodges
Commissioner of Insurance

Filed in Office of
Secretary of State
December 9, 1948.

December 30, 1948

Ruling B-26

To: All Companies Licensed To Write Fire Insurance and Allied Lines in North Carolina

Re: Interpretation of Section 58-131.4 of the General Statutes of North Carolina—Withdrawal of Ruling B-23

dated April 12, 1948

Effective January 1, 1949, Ruling B-23 issued by this Department under date of April 12, 1948, is hereby rescinded, and the following is hereby substituted in lieu thereof.

Interpretation—G.S. Sec. 58-131.4 Pools, Groups or Associations

1. Except for flour mills, grain elevators, lumber yards and lumber mills which are excluded from the following interpretation except No. II below entitled "Requirements of The Insurer", the words "Special Types or Classes of Risks" in this section shall be interpreted to be risks developing an annual premium sufficient to warrant the engineering and inspection services required of the insurer and shall mean risks of approved specified occupancy which:

1. Maintain adequate protection for each location by approved automatic sprinkler systems in all main buildings and any other buildings where the contents are of high value and in all other areas where such protection is deemed necessary, adequate public and/or private outside protection and regular watchman and watch clock service or its equivalent where necessary; and
2. Maintain a high standard of housekeeping and order; and
3. Maintain proper protection and arrangement of hazardous processes; and
4. Are under management which demonstrates its willingness and determination to reduce probability of loss to a minimum; and are of sufficient value to warrant a particular inspection and engineering service to meet the needs of risks of such character.

Water Supplies:

For a risk located in city or town having satisfactory public water supply and fire department, the source of water supply for automatic sprinkler system and private outside fire protection may be from

- (A) Public water works connection, or
- (B) Elevated gravity tank (or reservoir) with standard fire pump or pumps, if needed.

For a risk located where public water supply is not satisfactory and fire department is not standard, then source of supply for automatic sprinkler system and private outside fire protection must be from not less than any two of the following supplies:

- (A) Public water works connection;
- (B) Elevated gravity tank (or reservoir);
- (C) Standard Fire Pump or pumps.

Public water works connection—Water mains and connections to furnish sufficient pressure and volume for the risk involved, in accordance with recognized standards.

Elevated gravity tank or reservoir—To be not less than 30,000 gallon capacity and to be of proper elevation and capacity considering height, size and occupancy of buildings involved.

Fire Pump—To be not less than 500 g.p.m. capacity with suction supply to permit use of pump at full capacity for not less than 200 minutes.

Yard Mains—To be in accordance with recognized standards.

Outside Hydrants—To be at least two-way standard type, properly located to protect the buildings and to be sufficiently removed from the buildings.

Hose—To be of 2½" cotton, rubber-lined, or its equivalent, kept in standard hose house for each hydrant, or in other satisfactory accessible location, amount of hose to be sufficient to protect area of plant involved.

Watchman and Clock—One or more watchmen and approved stationary or portable clock to be provided, recording stations or keys to be sufficient and so located as to insure complete patrol of entire plant. Watchman to make rounds at least hourly when plant not operating. Clock records to be dated and kept in file.

The words "adequate," "satisfactory," "sufficient," "recog-

nized standards," "sufficient pressure and volume," and "approved automatic sprinkler system, as used herein shall be constructed to have the same meaning as they have when used in the Standards set forth by the National Fire Protection Association.

II. Requirements of The Insurer

Requirements of the insurer with respect to insuring those classes of risks specified in No. I hereof, including flour mills, grain elevators, lumber yards and lumber mills, are as follows:

The term "Particular Inspection or Engineering Service and Set of Standards" of the insurer that has been maintained to the satisfaction of the Commissioner shall mean that the insurer or pool, group or association:

1. Maintains at all times a sufficient force of competent and trained engineers and inspectors readily available, whose principal occupation shall be that of making regular inspections, properly supervising the maintenance of all fire prevention and fire protection facilities and maintaining a headquarters or branch office, with adequate personnel, in the State, or proximity satisfactory to Commissioner of Insurance; makes available specialized engineering service for the protection of all hazards insured against;
2. Makes periodic inspections of each risk not less than three times each year, and more if necessary;
3. Supervises the restoration of fire protection equipment following impairments;
4. Investigates all losses and makes specific recognized recommendations to prevent re-occurrence;
5. Confers with the insured for the purpose of securing recommended improvements;
6. Files with the Commissioner of Insurance by class complete premium and loss experience data on all such types or classes of risks located in North Carolina or in other states as may be required by the Insurance Department.

The above interpretation is hereby adopted as minimum standards to be contained in any plan to be submitted under the described section. Any proposed plan submitted will be judged upon the basis of its compliance with said interpretation and minimum standards.

All affected groups or companies are directed to re-examine fil-

ings heretofore made by them under the terms of Sec. 58-131.4 with the view of making such corrections therein or additions thereto as are required by the terms of this Ruling.

This 30th day of December, 1948.

WILLIAM P. HODGES
Commissioner of Insurance

Filed with the office of
Secretary of State December 30, 1948.

Sept. 29, 1949

Ruling B-27

To: All Companies Writing Casualty And Miscellaneous Lines
In North Carolina And To All Bureaus

**Re: Casualty Insurance Rate Regulations—Rate Regulation of
Miscellaneous Lines Statistical Plans and Statistical Agents**

This Department's Ruling B-12 dated October 3, 1945, and Ruling B-14 dated October 19, 1945, designated certain statistical agents for casualty lines in North Carolina and certain procedures to be followed in the reporting of statistics. Ruling B-12 designated the National Bureau of Casualty Underwriters as the statistical agent for all stock companies and the Mutual Casualty Insurance Rating Bureau as the statistical agent for all non-stock companies.

Effective January 1, 1950, the National Association of Independent Insurers, 111 West Washington Street, Chicago 2, Illinois, will be recognized as a statistical agent for casualty lines, including liability lines (*other than automobile*), burglary, theft and robbery, and glass insurance, insofar as companies who are members or subscribers of that organization and who may desire to report to the National Association of Independent Insurers instead of to the National Bureau of Casualty Underwriters or the Mutual Casualty Insurance Rating Bureau, as the case may be. Any member or subscriber of the National Association of Independent Insurers, who elects to do so, may report its experience to that organization for the full year of 1949, beginning after January 1, 1950. Any stock company writing these lines of insurance who is a member or a subscriber of the National Bureau of Casualty Underwriters, or others who elect to do so, will

continue to report experience to that Bureau as heretofore. Similarly, any non-stock company who is a member or subscriber of the Mutual Casualty Insurance Rating Bureau, or others who elect to do so, will continue to report experience to that Bureau as heretofore.

Attached hereto is a list of companies furnished this Department by the N.A.I.I. who are members of that organization, and who are licensed to do business in North Carolina. Any company included in this list desiring to report its statistical data to the N.A.I.I. must so advise this Department in writing.

There is no change in the reporting of automobile statistical data.

WALDO C. CHEEK
Commissioner of Insurance

**N.A.I.I. Members & Subscribers Licensed to Do
Business in North Carolina**

Members

Allstate Insurance Company

Chicago, Illinois

Allstate Fire Insurance Company

Chicago, Illinois

American Fidelity & Casualty Company

Richmond, Virginia

American Fidelity Fire Insurance Company

Richmond, Virginia

American Fire and Casualty Company

Orlando, Florida

Farm Bureau Mutual Automobile Insurance Company

Columbus, Ohio

Farm Bureau Mutual Fire Insurance Company

Columbus, Ohio

Government Employees Insurance Company

Washington, D. C.

State Farm Fire Insurance Company

Bloomington, Illinois

State Farm Mutual Automobile Insurance Company

Bloomington, Illinois

Virginia Auto Mutual Insurance Company

Richmond, Virginia

Subscribers

Casualty Reciprocal Exchange

Kansas City, Missouri

Employers Mutual Casualty Company

Des Moines, Iowa

Northwestern Mutual Fire Association

Seattle, Washington

State Automobile Mutual Insurance Company

Columbus, Ohio

November 2, 1949

Ruling B-28

To: All Insurance Companies, Agents and Adjusters (All Companies must notify their agents and adjusters of this bulletin).

Re: Agents' and Adjusters' Examinations.

Beginning on December 1, 1949, the following rules will be applicable in the matter of insurance examinations for agents and adjusters:

1. All applicants for agents' and adjusters' examinations must present a permit issued by this Department to an examiner before he will be allowed to take an examination. These permits will be on a special form and will contain information as to the type of examination to be taken.

2. Form A-1 and examination fee of \$10.00 must be filed in the office of the Insurance Commissioner before permit to take an insurance examination will be obtainable.

3. In the event an applicant has already filed an A-1 at a previous time, for an examination on a particular class of insurance business, form Supplement to A-1 must be filed with the Insurance Department for each class of business other than that covered by the Form A-1 before permit to take examination will be issued. No examination fee in addition to the fee paid the first time is required unless an applicant has failed to pass an examination for a particular class of business on two attempts.

4. In the event an applicant wishes to be examined for more than one class of business, he must file form A-1 for one class and form Supplement to A-1 for each additional class of business.

5. There will be no refund of examination fee or other fees.

6. No examinations will be given under any circumstances at times and places other than those specified in the schedule distributed by this office to all applicants for examination.

7. No examination paper will be graded until at least one short form application for license for each class of business, together with appropriate fee, has been received in this Department. Where short form application for license and fee are attached to Form A-1 and/or form Supplement to A-1, a license can be issued with a considerable saving of time and delay.

WALDO C. CHEEK

Commissioner of Insurance

December 2, 1949

Ruling B-29

To: All Companies Licensed To Write Fire Insurance and Allied Lines in North Carolina.

Re: Interpretation of Section 58-131.4 of the General Statutes of North Carolina—Withdrawal of Ruling B-26 dated December 30, 1948.

Effective March 1, 1950, Ruling B-26 issued by this Department under date of December 30, 1948, is hereby rescinded, and the following is hereby substituted in lieu thereof:

Interpretation—General Statutes, Section 58-131.4, Pools, Groups or Associations. Any individual insurer, pool, group or association which proposes to qualify under Section 58-131.4 of the General Statutes of North Carolina, shall file with the Commissioner of Insurance for his consideration and approval

(1) A statement of the special types or classes of risks which the insurer, pool, group or association proposes to insure under this section, which statement shall indicate the occupancy, construction, protection or unique character of such risk, together with any features of such risk which indicate that a particular inspection or engineering service is of substantial value to such risks;

(2) A complete schedule of the rates which are proposed to be applied to risks listed in the foregoing statement;

(3) A complete set of forms and endorsements under which

risks falling within this definition of risks are proposed to be written.

The privilege of operating under Section 58-131.4 shall be limited to those companies, pools, groups or associations which, from the above filings, can establish to the satisfaction of the Commissioner that they are engaged in the business of insuring special types or classes of risks and in this connection are performing a particular inspection or engineering service for such risks and are maintaining a set of standards with respect to the insuring of said risks; the writings of such companies shall be limited to such types or classes of risks, insofar as their authority to insure is granted by Section 58-131.4 of the General Statutes of North Carolina.

In determining whether or not the "particular inspection or engineering service and set of standards" has been maintained to the satisfaction of the Commissioner, consideration shall be given to practices of the companies, pools, groups, or associations with respect to

1. Maintenance at all times of a sufficient force of competently trained engineers and inspectors readily available, whose principal occupation shall be that of making regular inspections, properly supervising the maintenance of all fire prevention and fire protection facilities and maintaining a headquarters or branch office with adequate personnel, in this State, or proximity thereto satisfactory to the Commissioner, and in making available specialized engineering service for the protection of all hazards insured against;
2. Periodic inspections of each risk as often as it appears to be required by the nature of the risk.
3. Supervision of the restoration of fire protection equipment following impairment;
4. Investigation of all losses and making specific recognized recommendations to prevent reoccurrence.
5. Conferences with the insured for the purpose of securing recommended improvements;
6. Filings with the Commissioner of Insurance by class, complete premium and loss experience data on all such types or classes of risks located in North Carolina or in other states as may be required by the Insurance Department.

The above interpretation is hereby adopted for the purpose of establishing the scope of operations under Section 58-131.4,

and to set up the procedure for approval of such operations by the Commissioner, and any proposed plan submitted will be judged upon the basis of its compliance herewith.

All affected companies, pools, groups or associations are directed to re-examine filings heretofore made by them under the terms of section 58-131.4 with the view of making such corrections therein or additions thereto as are required by the terms of this ruling.

On and after the effective date of this ruling, no operation by any company under this section shall be permitted except upon prior approval by the Commissioner as outlined under the terms of this ruling.

WALDO C. CHEEK
Commissioner of Insurance

Filed with the office of
Secretary of State
December 2, 1949

December 2, 1949

Ruling B-30

To: All Companies Writing Casualty and Miscellaneous Lines
In North Carolina and To All Bureaus

**Re: Casualty Insurance Rate Regulations—Rate Regulation
Miscellaneous Lines, Statistical Plans and Statistical Agents**

Your attention is called to this Department's Ruling B-12 dated October 3, 1945, Ruling B-14 dated October 19, 1945, and Ruling B-27 dated September 29, 1949, designating certain statistical agents for casualty lines in North Carolina and certain procedures to be followed in reporting statistics. Ruling B-27 dated September 29, 1949, designated the National Association of Independent Insurers, 111 West Washington Street, Chicago 2, Illinois, as a statistical agent for casualty lines, including liability lines (other than automobile), burglary, theft and robbery and glass insurance, effective January 1, 1950, insofar as companies who are members or subscribers of that organization and who may desire to report to the NAII instead of to the National Bureau of Casualty Underwriters or the Mutual Casualty Insurance Rating Bureau as the case may be.

Approval has since been extended to the National Association of Independent Insurers' Automobile Bodily Injury and Liability Statistical Plan, subject to the same conditions, effective January 1, 1950. Any member or subscriber of the National Association of Independent Insurers, who elects to do so, may report his experience to that organization beginning January 1, 1950. Any stock company writing automobile bodily injury and property damage insurance, who is a member or a subscriber of the National Bureau of Casualty Underwriters, or others who elect to do so, will continue to report experience to that Bureau as heretofore. Similarly, any non-stock company who is a member or subscriber of the Mutual Casualty Insurance Rating Bureau, or others who elect to do so, will continue to report experience to that Bureau as heretofore. Private passenger automobile experience will be reported by classification and territory and commercial car experience will be reported by rating classifications and territory, effective on business written on or after January 1, 1950. It does not apply to business written prior to that date.

Any company who is a member or subscriber of the National Association of Independent Insurers and who is licensed to write automobile bodily injury and property damage insurance in North Carolina, desiring to report its statistical data to the NAI must so advise this Department in writing.

WALDO C. CHEEK

Commissioner of Insurance

Filed with the office of
Secretary of State
December 2, 1949

**North Carolina Insurance Advisory Board Rules and Regulations
Adopted Pursuant to Section 58-27.1, Article 2, Chapter 58 of
the General Statutes of North Carolina.**

The North Carolina General Assembly of 1949 enacted into law Senate Bill No. 285 authorizing the Insurance Advisory Board to promulgate rules and regulations to provide for the holding of public hearings before the Commissioner of Insurance on proposals to revise insurance rates.

Pursuant to the provisions of the aforementioned act and to afford all citizens and interested persons as full an opportunity as possible to be heard in all cases where substantial rights of

the public are involved in such matters, and without undue delay on minor rate adjustments or classification changes, the following rules are adopted:

1. Any rate adjustment or proposal involving a general revision of an existing rating schedule which the Commissioner or the Advisory Board finds upon investigation involves a material change in the rate level, or the setting up of a new rating schedule of a material nature for a kind of insurance or for a separately rated major subdivision thereof, shall be subject to a public hearing prior to action thereon by the Insurance Commissioner. Any proposal involving only a change or changes in a specific items of an existing rating schedule shall not be subject to a public hearing unless the Insurance Commissioner, upon review, decides that a public hearing is justified and required by the nature and importance of the proposed change or changes and is in the public interest.

2. A public hearing shall not be required when a bureau or company files a general revision of an existing rating schedule or a new rating schedule or a separately rated major subdivision thereof subsequent to a public hearing already held on identical or substantially the same filing made by another rating bureau or company and approval of such filing, unless in the discretion of the Insurance Commissioner or the Advisory Board such a hearing should be held.

3. Public hearings herein provided for shall be conducted by the Commissioner of Insurance or, in his discretion, by any responsible person employed and duly authorized to act in his stead.

4. The time and place of any public hearing shall be determined by the Commissioner, who shall give due regard to the convenience of all interested parties. In no event shall a public hearing be scheduled prior to twenty days after submission of a rate filing.

Publication of notice of any public hearing shall be made by the bureau or company which is the proponent of the rate filing. The notice shall set forth the nature and effect of the proposal and the time and place of the public hearing to be held. The notice shall be published in one or more daily newspaper published in this State not more than ten days prior to the time set for the hearing. The Commissioner shall approve the form and con-

tent of such notice. Notice regarding hearings where there is no bureau or company proponent shall be given by the Insurance Commissioner.

6. Public hearings shall be conducted in an orderly but informal manner. The hearing officer shall admit all evidence of any type having reasonable probative value, and shall include in the evidence any relevant or material evidence which may be made available to him by any records of the Insurance Department or disclosed by any investigation or study of the problem by personnel of the Department. Irrelevant, immaterial or unduly repetitious evidence shall be excluded. Any evidence of the type upon which responsible persons are accustomed to rely in the conduct of insurance affairs shall be deemed to have reasonable probative value. A hearing may be continued when such continuation is, in the Commissioner's judgment, warranted.

7. The hearing officer shall have authority to require the bureau or company which is the proponent of the rate filing to produce and exhibit such books, documents, records and other data as may be necessary to fulfill the purposes of the hearing.

8. The hearing shall be open to the public and any interested person or persons may appear and be heard, either in person or by a representative, and produce oral or written evidence relevant and material to the subject matter.

9. Testimony of interested parties at a public hearing may be required under oath or affirmation administered by the hearing officer and shall be subject to cross-examination.

10. At all such hearings the proponent of the rate adjustment shall be accorded the opportunity to offer evidence in rebuttal.

11. Public hearings shall be stenographically reported and a transcript thereof shall become a part of the official record of the proceeding and of the Insurance Department. Transcripts shall be supplied to any interested person at a reasonable fee to be determined by the Commissioner.

12. The Advisory Board may make such changes in these rules and regulations from time to time as are consistent with the laws and as, in its judgment, the public interest may require.

13. Subsequent to a public hearing on a filing made with the

Insurance Department, immediate consideration shall be given to all the information available. Announcement of the Commissioner's decision shall be made public as soon after the hearing as is feasible but in no event before any approved bulletins, rate schedules or amendments to schedules or manuals shall be placed in the mail to agents and companies affected, in order that the Commissioner's decision shall be put into effect. The effective date shall be the date specified in the bulletins, rate schedules or amendments to schedules or manuals, mailed to the agents and companies.

Adopted at Raleigh, North Carolina, this 19th day of July, 1949, and amended at Raleigh, North Carolina, this 17th day of January, 1950.

(Filed with the Secretary of State, March 1st, 1950.)

**DEPARTMENT OF INSURANCE
RALEIGH, N. C.**

**STATEMENT OF REVENUE COLLECTIONS
Fiscal year ending June 30, 1949**

GENERAL FUND REVENUE:

Premium Taxes	\$4,558,339.76	
Company Licenses	153,680.00	
Agents Licenses	114,473.00	
Agents Examination Fees	29,900.00	
Brokers Licenses	6,620.00	
Building & Loan Taxes	303,863.76	
Miscellaneous Fees	17,390.98	\$5,184,267.50

SPECIAL FUNDS:

Publication Fees	\$ 4,608.00	
Firemen's Relief Fund	95,760.47	
Workmen's Compensation (Stock)	5,275.00	
Workmen's Compensation (Mutual)	4,400.00	\$ 110,043.47

DEPARTMENTAL RECEIPTS:

Building & Loan Examination Fees	\$ 11,313.50	
Building & Loan Licenses	3,700.00	
Insurance Company Examination Fees	17,292.50	
Employees' Bond Premium	11,432.40	\$ 43,738.40

TOTAL COLLECTIONS \$5,338,049.37

Fiscal year ending June 30, 1950

GENERAL FUND REVENUE:

Premium Taxes	\$4,962,024.91	
Company Licenses	159,542.59	
Agents Licenses	144,902.00	
Agents Examination Fees	34,830.00	
Brokers Licenses	7,135.00	
Lightning Rod Licenses	163.00	
Building & Loan Taxes	351,585.19	
Miscellaneous Fees	18,460.07	\$5,678,642.76

SPECIAL FUNDS:

Publication Fees	\$ 4,473.00	
Firemen's Relief Fund	102,919.39	
Workmen's Compensation (Stock)	5,275.00	
Workmen's Compensation (Mutual)	8,149.96	\$ 120,817.35

DEPARTMENT RECEIPTS:

Building & Loan Examination Fees	\$ 13,552.00	
Building & Loan Licenses	3,725.00	
Company Examination Fees	19,574.50	
Employees' Bond Premium	11,596.20	\$ 48,447.70

TOTAL COLLECTIONS \$5,847,907.81

OPERATION EXPENSES OF THE INSURANCE DEPARTMENT

	July 1, 1948 to June 30, 1949	July 1, 1949 to June 30, 1950
SUMMARY BY PURPOSES:		
Administration	\$ 98,810.99	\$105,557.41
Fire Prevention	37,282.86	39,234.86
Building & Loan	30,816.38	33,381.49
Company Examination	15,560.00	15,405.00
License of Agents	9,820.30	10,705.19
Hotel Fire Protection		11,594.80
Public Hearings		11,696.67
Employees Bond Premium	11,432.40	11,596.20
TOTAL	\$203,722.93	\$239,171.62
SUMMARY BY OBJECTS:		
Salaries and wages	\$158,055.40	\$185,590.16
Supplies and materials	686.27	1,547.15
Postage, Tel & Tel	3,385.99	4,173.76
Travel	24,490.04	27,193.66
Printing & Binding	3,625.00	4,823.99
Repairs	260.41	292.12
General Expense	660.50	844.60
Insurance & Bonding	68.88	98.88
Equipment	1,058.04	3,011.10
Employees Bond Premium	11,432.40	11,596.20
TOTAL	\$203,722.93	\$239,171.62

STATISTICAL TABLES

RELATING TO FIRE, MARINE AND INLAND INSURANCE COMPANIES

(NOTE—These figures were compiled prior to the
Department's audit of the companies' statements.)

TABLE

Showing the income, disbursements, net premiums received, net losses paid,
marine and inland companies (licensed to do business

Fire Insurance Companies 1949.	Total Income	Total Disbursements	Net Premiums Received
Aetna.....	60,334,439.00	51,297,025.00	56,651,937.00
Agricultural.....	11,832,687.00	11,222,316.00	10,736,028.00
Albany.....	1,417,719.00	1,314,443.00	1,281,762.00
Allemannia Fire Ins. Co. of Pittsburgh.....	4,063,846.00	3,205,805.00	3,753,549.00
Alliance.....	11,013,827.00	9,436,017.00	10,262,636.00
Allstate Fire.....	5,369,964.00	654,400.00	4,373,408.00
American Alliance.....	8,127,883.00	6,587,694.00	7,405,081.00
American Automobile.....	13,879,218.00	9,953,950.00	13,351,749.00
American Aviation and General.....	5,226,026.00	3,603,577.00	4,848,368.00
American Central.....	6,301,865.00	5,413,111.00	5,965,731.00
American Druggists' Fire.....	848,629.00	639,952.00	589,176.00
American Eagle Fire.....	17,921,402.00	15,002,142.00	14,920,129.00
American Equitable Assurance of N. Y.....	14,487,634.00	12,232,399.00	13,150,594.00
American Fidelity Fire.....	5,395,457.00	1,653,890.00	2,824,274.00
American Fire.....	316,333.00	289,517.00	298,065.00
American and Foreign.....	6,933,249.00	5,049,452.00	6,522,931.00
American Home Fire.....	1,526,854.00	1,442,801.00	1,345,527.00
American Insurance.....	52,454,079.00	42,409,345.00	49,102,325.00
American National Fire.....	1,944,705.00	1,444,642.00	1,764,197.00
American Union Ins. Co. of N. Y.....	1,567,072.00	1,241,969.00	1,460,073.00
Anchor.....	2,347,160.00	2,160,671.00	2,203,569.00
Assurance Co. of America.....	1,777,207.00	983,524.00	1,642,573.00
Atlantic Fire.....	78,795.00	19,318.00	
Automobile.....	43,944,208.00	36,236,135.00	42,329,029.00
Bankers' Fire.....	184,266.00	172,821.00	299.00
Bankers Fire and Marine.....	982,401.00	736,764.00	911,386.00
Bankers and Shippers.....	7,219,769.00	5,791,671.00	6,929,316.00
Birmingham Fire.....	1,658,299.00	983,415.00	1,496,064.00
Bituminous Fire and Marine.....	249,002.00	174,926.00	238,311.00
Blue Ridge.....	1,073,058.00	868,738.00	993,685.00
Boston.....	20,654,747.00	17,419,731.00	17,526,262.00
Buffalo.....	3,952,722.00	3,450,390.00	3,639,781.00
Caledonian-American.....	780,178.00	657,566.00	715,258.00
California.....	3,635,784.00	3,155,095.00	3,329,797.00
Calvert Fire.....	33,926,977.00	15,916,474.00	32,929,429.00
Camden Fire.....	14,749,708.00	12,717,353.00	13,546,071.00
Capital Fire.....	776,488.00	562,139.00	731,476.00
Central Union.....	320,459.00	367,731.00	267,335.00
Charter Oak Fire.....	1,465,053.00	1,229,688.00	1,431,173.00
Citizens.....	1,459,133.00	1,106,698.00	1,265,551.00
Columbia Fire.....	2,045,985.00	1,596,443.00	1,812,009.00
Columbia Ins. of N. Y.....	2,013,044.00	1,995,302.00	1,885,097.00
Commerce.....	4,944,062.00	3,932,704.00	4,645,565.00
Commercial Union Fire.....	2,820,049.00	2,372,216.00	2,641,745.00
Commonwealth.....	4,656,613.00	4,020,504.00	4,311,328.00
Concordia Fire.....	4,763,685.00	3,875,117.00	4,495,647.00
Connecticut Fire.....	19,472,818.00	15,846,601.00	18,074,054.00
Continental.....	75,985,380.00	61,150,605.00	66,325,470.00
Detroit Fire and Marine.....	3,209,023.00	2,599,312.00	2,940,328.00
Dubuque Fire and Marine.....	3,009,666.00	2,821,291.00	2,858,171.00
Eagle Fire.....	976,307.00	811,183.00	895,179.00
East and West.....	3,140,553.00	2,697,920.00	2,972,844.00
Emmeo.....	14,765,919.00	8,986,035.00	13,786,035.00
Empire State.....	2,903,540.00	2,669,330.00	2,684,007.00
Employers' Fire.....	10,298,969.00	8,049,888.00	10,005,920.00
Equitable Fire.....	450,346.00	382,181.00	399,963.00
Equitable Fire & Marine.....	3,983,315.00	3,137,800.00	3,614,811.00
Eureka-Security Fire & Marine.....	6,631,717.00	5,613,980.00	6,246,842.00
Export.....	342,710.00	363,485.00	308,811.00
Federal.....	16,058,693.00	13,028,705.00	14,889,622.00
Federal Union.....	1,436,488.00	1,285,139.00	1,360,071.00
Fidelity and Guarantee Ins. Corpo.....	20,891,947.00	15,848,361.00	20,047,176.00
Fidelity-Phenix Fire.....	60,873,741.00	50,745,905.00	53,638,814.00
Fire Asso.....	23,334,098.00	19,186,673.00	21,323,493.00
Fireman's Fund.....	68,676,602.00	60,464,401.00	64,017,396.00

No. I

total admitted assets, total liabilities, capital, surplus and reserves of fire,
in this state) for year ending December 31, 1949

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves	Capital Stock	Net Surplus
22,244,534.00	121,670,233.00	74,706,982.00	5,000,000.00	10,000,000.00	31,963,252.00
4,928,394.00	23,481,344.00	14,472,841.00	-----	3,000,000.00	6,008,503.00
558,476.00	4,365,835.00	1,774,316.00	-----	1,000,000.00	1,591,519.00
1,345,318.00	9,454,196.00	4,964,715.00	-----	1,200,000.00	3,289,481.00
4,096,230.00	22,117,214.00	12,966,240.00	4,150,973.00	1,000,000.00	4,000,000.00
165,124.00	7,675,935.00	5,300,751.00	-----	300,000.00	2,075,184.00
2,881,738.00	17,764,326.00	8,699,970.00	-----	3,000,000.00	6,064,357.00
3,257,592.00	13,181,061.00	9,193,875.00	-----	600,000.00	3,387,186.00
1,364,135.00	6,043,952.00	4,015,513.00	-----	1,000,000.00	1,028,439.00
2,275,768.00	12,052,567.00	7,371,564.00	61,500.00	1,000,000.00	3,619,502.00
137,551.00	2,960,279.00	577,348.00	100,000.00	750,000.00	1,532,931.00
5,755,740.00	47,961,202.00	20,979,666.00	-----	5,000,000.00	21,981,536.00
5,046,257.00	20,383,064.00	18,241,163.00	-----	1,500,000.00	6,641,901.00
134,388.00	5,999,895.00	4,566,950.00	-----	550,000.00	892,945.00
134,348.00	934,755.00	465,337.00	19,418.00	250,000.00	200,000.00
2,228,380.00	15,193,139.00	8,879,793.00	-----	1,500,000.00	4,813,346.00
666,662.00	4,855,502.00	1,752,073.00	-----	1,000,000.00	2,103,429.00
18,259,127.00	98,896,758.00	61,776,528.00	-----	5,000,000.00	32,120,229.00
672,806.00	5,055,754.00	2,097,257.00	-----	1,000,000.00	1,958,497.00
470,274.00	4,959,022.00	1,921,566.00	100,000.00	1,000,000.00	1,937,456.00
1,007,273.00	4,897,875.00	2,486,918.00	50,000.00	1,000,000.00	1,360,957.00
382,192.00	3,733,757.00	1,732,577.00	-----	1,000,000.00	1,001,180.00
-----	849,992.00	192,271.00	-----	250,000.00	407,721.00
14,418,178.00	69,266,222.00	44,911,872.00	3,800,000.00	5,000,000.00	15,554,350.00
144.00	361,630.00	19,091.00	-----	200,000.00	82,539.00
318,743.00	1,540,284.00	759,010.00	156,275.00	300,000.00	325,000.00
2,319,626.00	12,591,219.00	8,022,553.00	-----	1,000,000.00	3,568,666.00
321,380.00	3,998,340.00	1,494,399.00	165,879.00	1,000,000.00	1,338,062.00
62,708.00	725,931.00	196,527.00	229,404.00	200,000.00	100,000.00
439,432.00	1,607,437.00	718,273.00	-----	500,000.00	389,164.00
7,818,992.00	50,010,898.00	24,344,899.00	-----	4,500,000.00	21,165,999.00
1,340,501.00	9,279,402.00	5,410,875.00	700,000.00	1,000,000.00	2,168,527.00
310,088.00	1,956,780.00	1,044,369.00	-----	500,000.00	412,411.00
1,315,725.00	7,781,338.00	4,437,022.00	68,500.00	1,000,000.00	2,275,815.00
10,777,680.00	41,389,675.00	30,849,316.00	263,822.00	1,000,000.00	9,276,537.00
5,435,182.00	27,893,730.00	17,670,425.00	1,000,000.00	2,500,000.00	6,723,305.00
236,601.00	3,871,073.00	1,783,317.00	19,372.00	1,000,000.00	1,068,384.00
160,367.00	2,347,126.00	794,384.00	25,000.00	500,000.00	1,027,742.00
486,035.00	4,670,307.00	2,039,544.00	-----	1,000,000.00	1,630,763.00
457,925.00	5,224,638.00	1,558,802.00	-----	1,000,000.00	2,665,836.00
674,340.00	5,874,405.00	2,156,058.00	-----	1,000,000.00	2,718,347.00
743,743.00	4,825,758.00	2,710,174.00	19,012.00	1,000,000.00	1,096,572.00
1,730,441.00	11,506,838.00	5,683,523.00	531,125.00	1,000,000.00	4,292,190.00
1,044,047.00	5,581,910.00	3,547,524.00	30,000.00	1,000,000.00	1,004,386.00
1,718,844.00	11,814,772.00	6,311,780.00	-----	1,000,000.00	4,502,992.00
1,733,407.00	9,011,092.00	5,895,237.00	-----	1,000,000.00	2,115,856.00
6,778,921.00	42,269,347.00	21,793,822.00	-----	2,000,000.00	18,475,525.00
25,656,929.00	218,592,357.00	82,752,977.00	-----	20,000,000.00	115,866,380.00
1,121,343.00	7,201,263.00	3,380,010.00	-----	1,000,000.00	2,821,253.00
1,182,351.00	6,717,678.00	4,290,417.00	-----	1,150,000.00	1,277,262.00
356,137.00	2,783,853.00	1,289,916.00	-----	1,000,000.00	493,936.00
1,204,677.00	6,663,353.00	3,715,740.00	-----	1,000,000.00	1,947,642.00
4,771,876.00	19,140,221.00	13,911,410.00	519,397.00	1,200,000.00	3,509,414.00
1,232,098.00	5,934,213.00	3,537,152.00	-----	1,000,000.00	1,367,061.00
3,085,289.00	15,508,639.00	10,208,619.00	2,300,020.00	1,000,000.00	2,000,000.00
127,364.00	1,783,267.00	562,851.00	60,462.00	300,000.00	859,954.00
1,355,784.00	12,028,933.00	4,380,400.00	-----	1,000,000.00	6,648,533.00
2,354,093.00	12,190,555.00	8,103,994.00	-----	1,000,000.00	3,086,561.00
19,910.00	1,551,690.00	354,024.00	-----	500,000.00	697,666.00
5,590,034.00	46,985,245.00	22,408,510.00	3,885,179.00	4,000,000.00	16,691,556.00
532,161.00	5,768,392.00	3,375,618.00	15,276.00	1,000,000.00	1,377,498.00
6,520,388.00	31,680,317.00	21,332,648.00	1,072,433.00	2,000,000.00	7,275,237.00
22,737,630.00	181,578,825.00	66,629,514.00	-----	15,000,000.00	99,949,311.00
8,284,721.00	45,015,355.00	27,456,858.00	-----	2,400,000.00	15,158,497.00
24,673,981.00	161,279,548.00	91,115,619.00	600,000.00	7,500,000.00	62,063,929.00

TABLE No. I

FIRE INSURANCE COMPANIES 1949	Total Income	Total Disbursements	Net Premiums Received
Fireman's.....	\$ 49,614,578.00	\$ 35,363,982.00	\$ 38,534,119.00
First National.....	4,326,634.00	2,985,208.00	4,219,479.00
Franklin National.....	1,492,821.00	1,211,356.00	1,257,262.00
Fulton Fire.....	71,415.00	23,124.00	-----
General Ins. Co. of Amer.....	30,836,309.00	24,118,113.00	28,856,012.00
General Exchange Ins. Corpo.....	81,069,546.00	48,436,063.00	79,003,737.00
Girard Fire and Marine.....	4,729,162.00	3,780,794.00	4,495,647.00
Glens Falls.....	28,183,987.00	24,008,193.00	26,324,870.00
Globe and Republic.....	5,859,824.00	5,084,550.00	5,479,414.00
Globe and Rutgers Fire.....	8,254,502.00	7,193,117.00	7,332,199.00
Granite State Fire.....	3,464,274.00	3,359,145.00	3,210,610.00
Great American.....	47,901,375.00	42,976,306.00	44,164,139.00
Hanover Fire.....	22,781,827.00	20,212,849.00	20,660,327.00
Hartford Fire.....	129,975,686.00	107,828,942.00	122,118,676.00
Home.....	173,358,344.00	151,333,326.00	160,993,841.00
Home Fire & Marine.....	13,734,071.00	10,308,321.00	12,003,262.00
Homeland Ins. Co. of Amer.....	2,379,834.00	1,976,022.00	2,199,306.00
Imperial Assurance.....	2,444,595.00	2,280,170.00	2,292,978.00
Insurance Co. of North America.....	105,948,467.00	85,429,241.00	95,234,389.00
Insurance Co. of State of Penn.....	3,353,177.00	3,044,884.00	3,026,730.00
Jersey.....	4,614,466.00	3,687,612.00	4,427,063.00
Kansas City Fire and Marine.....	4,273,550.00	3,099,541.00	2,100,290.00
Lumbermen's.....	3,670,415.00	3,039,464.00	3,288,040.00
Manhattan Fire and Marine.....	2,448,275.00	1,996,888.00	2,312,927.00
Manufacturers Fire.....	1,362,074.00	1,261,218.00	1,325,405.00
Massachusetts Fire and Marine.....	3,185,884.00	2,562,166.00	2,940,328.00
Mechanics and Traders.....	3,005,346.00	2,405,009.00	2,724,068.00
Mercantile Ins. Co. of Amer.....	4,646,473.00	3,983,852.00	4,311,328.00
Merchants' Fire Assur. Corpo.....	11,485,226.00	9,244,830.00	10,518,370.00
Mercury.....	11,484,614.00	9,479,848.00	10,951,525.00
Michigan Fire and Marine.....	4,304,363.00	3,656,569.00	4,034,062.00
Milwaukee Mechanics.....	13,007,283.00	10,595,531.00	12,202,471.00
Minneapolis Fire and Marine.....	112,263.00	372,657.00	-----
Monarch Fire.....	1,990,813.00	1,671,284.00	1,870,453.00
Motors Ins. Corpo.....	25,883,130.00	12,381,857.00	25,578,462.00
National Fire.....	38,825,008.00	32,963,307.00	36,670,144.00
National-Ben Franklin Fire.....	4,740,087.00	3,747,941.00	4,495,647.00
National Surety Marine.....	3,587,548.00	3,055,920.00	3,419,708.00
National Union Fire.....	23,496,637.00	20,297,739.00	22,050,513.00
Newark Fire.....	9,306,611.00	7,518,133.00	8,764,575.00
New England Fire.....	1,126,751.00	946,185.00	1,008,487.00
New York Fire.....	5,986,818.00	5,142,493.00	5,479,414.00
New Hampshire Fire.....	13,044,034.00	12,719,472.00	11,402,391.00
New York Underwriters.....	5,642,409.00	4,635,109.00	5,125,761.00
Niagara Fire.....	22,781,913.00	17,882,806.00	20,491,364.00
Northern Insurance Co. of N. Y.....	15,086,543.00	11,162,713.00	14,292,992.00
North River.....	18,739,923.00	15,217,196.00	17,164,047.00
Northwestern National.....	12,718,250.00	9,807,247.00	11,570,927.00
Northwestern Fire and Marine.....	1,804,192.00	1,379,057.00	1,581,938.00
Ohio Farmers Ins.....	9,242,804.00	6,598,643.00	8,823,615.00
Old Colony.....	8,262,842.00	7,310,388.00	7,511,268.00
Ohio Ins. Co.....	2,111,097.00	1,480,832.00	2,018,758.00
Orient Ins. Co.....	3,597,385.00	3,127,888.00	3,406,653.00
Pacific Fire.....	8,257,431.00	6,592,515.00	7,891,721.00
Pacific National Fire.....	13,042,633.00	9,247,836.00	10,636,929.00
Paramount Fire.....	— 256,291.00	— 455,934.00	— 269,979.00
Patriotic.....	2,031,606.00	1,700,232.00	1,925,942.00
Pennsylvania Fire.....	10,015,539.00	8,993,624.00	9,300,247.00
Philadelphia Fire and Marine.....	15,567,080.00	12,691,263.00	14,077,206.00
Philadelphia National.....	1,560,773.00	1,305,421.00	1,370,017.00
Phoenix Ins.....	33,037,323.00	27,128,257.00	29,951,290.00
Piedmont Fire.....	4,344,073.00	3,962,638.00	4,136,620.00
Planet Ins.....	1,830,764.00	1,362,582.00	1,779,550.00
Potomac Ins.....	6,577,596.00	4,764,158.00	6,128,059.00
Providence-Washington.....	21,141,980.00	20,018,617.00	19,832,119.00

—Continued

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves	Capital Stock	Net Surplus
\$ 14,857,774.00	\$ 91,178,165.00	\$ 54,406,756.00	-----	\$ 12,975,000.00	\$ 23,796,409.00
946,357.00	8,061,166.00	5,545,721.00	-----	1,000,000.00	1,515,445.00
891,672.00	5,748,471.00	3,219,122.00	-----	1,000,000.00	1,529,350.00
489,427.00	6,557,236.00	1,718,003.00	150,000.00	1,000,000.00	3,689,233.00
-----	2,118,042.00	4,500.00	-----	1,000,000.00	1,113,542.00
9,479,144.00	60,938,008.00	36,386,461.00	-----	1,400,000.00	23,151,547.00
20,120,556.00	85,150,425.00	62,202,241.00	4,635,855.00	4,000,000.00	14,312,330.00
1,733,407.00	9,297,967.00	6,312,304.00	-----	1,000,000.00	1,985,663.00
9,805,832.00	57,938,526.00	35,259,425.00	2,596,994.00	3,250,000.00	16,832,107.00
2,102,607.00	10,046,178.00	6,964,857.00	-----	1,000,000.00	2,081,321.00
3,305,131.00	19,048,774.00	10,129,493.00	-----	1,902,465.00	7,016,817.00
1,734,579.00	7,476,134.00	4,414,087.00	-----	10,000,000.00	2,062,047.00
17,273,688.00	100,113,270.00	54,164,661.00	-----	1,000,000.00	35,948,608.00
8,378,834.00	40,212,663.00	27,475,573.00	500,000.00	4,000,000.00	8,237,090.00
44,784,790.00	274,759,182.00	142,153,268.00	26,605,914.00	16,000,000.00	90,000,000.00
64,721,492.00	318,145,129.00	196,777,742.00	-----	20,000,000.00	101,367,387.00
4,682,621.00	24,786,565.00	17,015,267.00	400,000.00	1,000,000.00	6,371,298.00
887,538.00	5,916,165.00	3,211,580.00	-----	1,000,000.00	1,704,555.00
35,170,911.00	285,449,252.00	123,769,989.00	41,679,263.00	18,000,000.00	102,000,000.00
1,375,434.00	6,973,351.00	3,921,351.00	-----	1,000,000.00	2,052,000.00
1,480,954.00	8,263,256.00	5,126,754.00	-----	1,000,000.00	2,136,503.00
545,754.00	5,440,096.00	3,079,511.00	-----	1,000,000.00	1,361,185.00
1,277,462.00	8,468,496.00	4,191,201.00	-----	1,000,000.00	3,277,295.00
821,399.00	5,161,975.00	2,942,251.00	-----	1,000,000.00	1,219,723.00
482,020.00	1,659,845.00	962,298.00	38,221.00	250,000.00	409,326.00
1,119,768.00	6,285,339.00	3,374,996.00	-----	1,000,000.00	1,910,343.00
1,060,426.00	8,939,122.00	3,584,546.00	200,000.00	1,000,000.00	4,154,576.00
1,733,092.00	11,189,786.00	6,275,351.00	-----	1,000,000.00	3,914,436.00
3,265,527.00	32,501,827.00	13,137,758.00	1,000,000.00	3,000,000.00	14,788,069.00
4,408,274.00	18,820,077.00	12,284,703.00	-----	2,500,000.00	4,035,373.00
1,688,772.00	8,213,434.00	5,085,896.00	-----	1,000,000.00	2,127,537.00
4,704,962.00	23,982,042.00	16,002,417.00	-----	2,000,000.00	5,979,625.00
-----	4,251,202.00	1,250,516.00	-----	1,000,000.00	2,000,686.00
696,021.00	4,341,635.00	2,446,569.00	-----	819,336.00	1,075,730.00
5,620,823.00	28,552,363.00	21,192,498.00	179,204.00	1,500,000.00	5,680,661.00
14,274,963.00	81,495,386.00	47,713,594.00	3,500,000.00	5,000,000.00	25,281,792.00
1,733,407.00	8,935,297.00	5,898,881.00	-----	1,000,000.00	2,036,416.00
1,344,683.00	5,290,803.00	3,241,288.00	-----	1,000,000.00	1,039,515.00
9,102,955.00	45,209,256.00	31,410,969.00	1,798,287.00	2,000,000.00	10,000,000.00
3,172,533.00	19,712,162.00	11,883,396.00	-----	2,000,000.00	5,828,765.00
422,193.00	3,795,109.00	1,293,214.00	-----	1,000,000.00	1,501,895.00
2,102,607.00	11,658,532.00	7,099,283.00	-----	1,000,000.00	3,559,250.00
5,671,033.00	28,453,204.00	17,311,810.00	-----	3,000,000.00	8,141,394.00
1,942,524.00	15,470,056.00	6,912,994.00	400,000.00	2,000,000.00	6,157,062.00
7,114,211.00	57,058,196.00	24,883,418.00	-----	5,000,000.00	27,174,778.00
4,139,638.00	24,313,431.00	16,458,338.00	-----	1,000,000.00	6,855,093.00
6,418,585.00	44,114,938.00	23,022,066.00	-----	2,000,000.00	19,092,872.00
3,382,057.00	30,622,443.00	16,663,491.00	1,500,000.00	2,000,000.00	10,458,951.00
572,406.00	4,663,742.00	1,814,667.00	400,000.00	1,000,000.00	1,449,075.00
2,296,579.00	14,375,164.00	9,255,665.00	600,000.00	-----	4,519,499.00
3,350,996.00	18,650,593.00	9,445,393.00	-----	1,000,000.00	8,205,200.00
561,537.00	3,530,729.00	1,730,486.00	600,243.00	500,000.00	700,000.00
1,225,036.00	8,933,012.00	4,504,299.00	27,000.00	1,000,000.00	3,101,713.00
2,642,706.00	15,354,857.00	9,253,214.00	-----	1,000,000.00	5,101,644.00
3,814,609.00	26,131,940.00	16,421,671.00	4,242,653.00	1,250,000.00	4,217,615.00
70,142.00	1,754,876.00	359,000.00	-----	500,000.00	895,876.00
748,999.00	4,661,216.00	2,217,751.00	-----	1,000,000.00	1,443,465.00
3,738,341.00	24,691,231.00	14,325,276.00	-----	1,000,000.00	9,365,955.00
5,529,043.00	45,074,770.00	18,016,022.00	7,058,748.00	5,000,000.00	15,000,000.00
531,064.00	4,784,375.00	1,853,350.00	-----	1,000,000.00	1,931,025.00
11,233,641.00	101,140,465.00	36,571,389.00	12,500,000.00	6,000,000.00	46,069,076.00
1,527,169.00	8,224,377.00	5,148,143.00	-----	1,000,000.00	2,076,234.00
399,941.00	3,855,491.00	1,850,714.00	-----	1,000,000.00	1,004,777.00
1,846,849.00	13,312,242.00	7,304,297.00	500,000.00	1,500,000.00	4,007,945.00
9,065,459.00	37,079,465.00	23,813,399.00	300,000.00	4,000,000.00	5,966,066.00

TABLE No. I

Fire Insurance Companies 1949	Total Disbursements	Total Income	Net Premiums Received
Provident Fire.....	\$ 1,800,780.00	\$ 1,546,231.00	\$ 1,714,904.00
Quaker City Fire and Marine.....	1,613,564.00	1,321,145.00	1,437,591.00
Queen Ins. Co. of Amer.....	28,545,923.00	18,728,482.00	20,671,764.00
Reliance Ins. Co. of Phila.....	2,569,228.00	2,074,245.00	2,192,026.00
Resolute Fire.....	13,084,971.00	9,431,104.00	12,929,940.00
Rhode Island.....	3,386,676.00	7,417,548.00	2,425,416.00
Rochester American.....	3,247,637.00	3,038,775.00	2,940,328.00
Safeguard.....	1,611,805.00	1,252,127.00	1,419,439.00
St. Louis Fire and Marine.....	1,316,103.00	961,583.00	1,213,228.00
St. Paul Fire and Marine.....	47,047,166.00	38,820,028.00	43,265,674.00
Seaboard Fire and Marine.....	2,258,843.00	2,077,010.00	2,130,341.00
Seaboard Ins.....	546,445.00	471,779.00	513,179.00
Security Ins.....	12,422,061.00	11,143,164.00	11,891,376.00
Sentinel Fire.....	1,133,015.00	968,314.00	1,008,545.00
Service Fire Insurance Co. of N. Y.....	38,880,938.00	19,658,046.00	38,513,429.00
South Carolina.....	1,250,907.00	944,860.00	1,153,423.00
Southeastern Fire.....	2,172,272.00	2,338,319.00	2,032,904.00
Southern Fire.....	1,832,029.00	1,423,269.00	1,726,996.00
Springfield Fire and Marine.....	36,444,391.00	31,459,345.00	34,440,184.00
Standard Fire.....	6,802,458.00	5,110,808.00	6,439,312.00
Standard Ins. Co. of N. Y.....	10,055,099.00	8,435,845.00	9,748,028.00
Star Ins. Co. of Amer.....	12,571,668.00	5,954,584.00	6,425,481.00
State Farm Fire.....	3,187,810.00	2,494,000.00	3,099,083.00
Stuyvesant Ins.....	4,968,574.00	4,549,018.00	4,880,785.00
Sun Underwriters.....	1,208,188.00	1,078,684.00	1,140,528.00
Transcontinental.....	1,474,930.00	1,184,999.00	1,257,262.00
Travelers Fire.....	38,842,608.00	31,486,836.00	37,861,404.00
Twin State Ins.....		1,251.00	
Underwriters Ins.....	1,152,850.00	722,803.00	1,024,381.00
United Firemen's Ins. Co. of Phila.....	2,437,398.00	2,227,719.00	2,291,934.00
United States Fire.....	30,006,787.00	24,170,991.00	27,870,611.00
Vigilant Ins.....	2,545,091.00	2,027,618.00	2,414,620.00
Virginia Fire and Marine.....	2,669,343.00	1,974,452.00	2,460,475.00
Westchester Fire.....	20,366,895.00	16,999,370.00	18,768,012.00
Western National Ins.....	4,338,436.00	3,883,951.00	4,001,087.00
Wm. Penn Fire.....	4,610,235.00	3,999,128.00	3,992,101.00
World Fire & Marine.....	5,348,124.00	6,158,327.00	5,095,390.00
Zurich Fire Ins. Co. of N. Y.....	2,693,455.00	2,255,864.00	2,586,367.00
TOTALS.....	\$2,218,874,667.00	\$1,774,780,221.00	\$2,035,923,593.00
—Minus.....			

—Continued

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Reserves	Capital Stock	Net Surplus
\$ 747,429.00	\$ 4,418,562.00	\$ 2,269,743.00	-----	\$ 1,000,000.00	\$ 1,148,819.00
540,307.00	3,359,014.00	1,999,450.00	-----	500,000.00	859,564.00
7,844,991.00	50,155,622.00	30,462,444.00	-----	5,000,000.00	14,693,178.00
852,289.00	6,984,406.00	3,038,494.00	-----	1,000,000.00	2,945,911.00
4,168,043.00	12,183,623.00	10,307,402.00	-----	1,000,000.00	876,221.00
1,428,814.00	7,962,676.00	5,959,681.00	-----	1,000,000.00	1,002,996.00
1,121,343.00	8,282,570.00	3,455,651.00	-----	1,500,000.00	3,327,519.00
510,426.00	4,696,489.00	2,119,779.00	11,250.00	1,000,000.00	1,565,460.00
214,957.00	2,710,614.00	1,705,250.00	-----	250,000.00	755,364.00
17,874,386.00	100,840,952.00	50,418,252.00	-----	10,000,000.00	40,422,700.00
906,146.00	4,443,641.00	2,632,564.00	25,000.00	1,000,000.00	786,077.00
195,139.00	2,691,780.00	1,297,255.00	9,703.00	600,000.00	784,821.00
4,818,710.00	24,175,125.00	15,782,183.00	-----	2,500,000.00	5,892,942.00
422,033.00	3,845,540.00	1,295,214.00	-----	1,000,000.00	1,550,326.00
12,145,775.00	51,585,516.00	38,209,299.00	-----	2,000,000.00	11,376,217.00
374,921.00	3,224,743.00	1,791,807.00	182,936.00	500,000.00	750,000.00
533,735.00	2,356,382.00	1,852,286.00	-----	200,000.00	304,096.00
611,722.00	4,140,753.00	2,376,131.00	-----	500,000.00	1,264,622.00
14,430,623.00	73,481,960.00	43,927,270.00	1,000,000.00	7,000,000.00	21,554,690.00
2,058,539.00	13,859,693.00	8,475,283.00	675,000.00	1,000,000.00	3,709,409.00
3,467,059.00	16,597,784.00	11,989,871.00	-----	1,500,000.00	3,107,914.00
2,532,037.00	17,332,803.00	10,586,322.00	-----	1,000,000.00	5,746,481.00
935,190.00	5,071,349.00	3,040,854.00	-----	300,000.00	1,730,495.00
2,203,666.00	5,746,129.00	4,452,153.00	-----	625,000.00	668,976.00
469,864.00	2,631,779.00	1,365,586.00	-----	600,000.00	666,193.00
489,427.00	6,570,199.00	1,768,255.00	150,000.00	1,000,000.00	3,651,945.00
12,328,796.00	63,280,397.00	47,861,236.00	771,581.00	4,000,000.00	10,647,581.00
-----	296,714.00	26.00	-----	300,000.00	-----
257,511.00	1,717,624.00	1,094,364.00	50,000.00	250,000.00	323,260.00
896,279.00	5,741,509.00	3,408,240.00	-----	1,000,000.00	1,333,269.00
10,134,631.00	69,881,967.00	38,314,252.00	-----	2,000,000.00	29,567,715.00
953,272.00	7,802,173.00	3,344,756.00	3,419.00	1,000,000.00	3,453,998.00
815,369.00	5,395,655.00	3,167,927.00	-----	1,000,000.00	1,227,729.00
7,162,766.00	46,025,718.00	25,783,523.00	-----	2,000,000.00	18,242,195.00
1,560,874.00	10,517,234.00	5,295,356.00	400,000.00	1,000,000.00	3,821,878.00
530,112.00	4,292,458.00	2,998,489.00	-----	500,000.00	793,969.00
1,862,944.00	11,821,797.00	5,902,659.00	-----	2,500,000.00	3,419,137.00
934,214.00	4,097,229.00	1,687,117.00	-----	1,000,000.00	1,410,112.00
751,332,816.00	4,556,774,844.00	2,508,036,255.00	139,634,318.00	370,621,801.00	1,538,483,505.00

TABLE No. I

Stock Fire Companies of Other Countries 1949	Total Income	Total Disbursements	Net Pr-miums Received
Atlas Assurance Co., Ltd.-----	\$ 6,139,671.00	\$ 5,624,160.00	\$ 5,844,195.00
British American Assurance Co.-----	2,069,730.00	1,713,992.00	1,946,660.00
British General Ins. Co., Ltd.-----	836,636.00	742,877.00	788,799.00
Caledonian Ins. Co.-----	4,234,708.00	3,412,383.00	3,706,800.00
Century Ins. Co., Ltd.-----	5,178,560.00	4,033,016.00	4,708,768.00
Commercial Union Assurance Co., Ltd.-----	14,472,945.00	12,575,732.00	13,248,619.00
Halifax Ins. Co.-----	857,759.00	981,102.00	747,801.00
Liverpool & London & Globe Ins. Co., Ltd.-----	16,289,525.00	14,129,135.00	15,226,638.00
London Assurance Co.-----	8,458,273.00	7,313,334.00	7,863,467.00
London and Lancashire Ins. Co., Ltd.-----	5,788,358.00	4,825,141.00	5,529,418.00
London and Scottish Assur. Corpo., Ltd.-----	690,037.00	665,025.00	629,913.00
Netherlands Ins.-----	1,859,136.00	1,647,220.00	1,710,581.00
New Zealand-----	5,458,994.00	3,899,620.00	4,380,698.00
North British & Mercantile Ins. Co., Ltd.-----	9,395,149.00	8,929,381.00	8,777,993.00
Northern Assurance Co., Ltd.-----	8,153,100.00	7,161,406.00	7,678,179.00
Norwich Union Fire Ins. Society, Ltd.-----	4,463,753.00	4,055,950.00	3,959,899.00
Pacific Coast Fire Ins. Co.-----	1,247,750.00	980,341.00	1,177,192.00
Palatine Ins. Co., Ltd.-----	2,045,850.00	1,855,456.00	1,847,709.00
Pearl Assurance Co., Ltd.-----	7,579,252.00	6,767,868.00	7,107,721.00
Phoenix Assurance Co., Ltd.-----	6,101,999.00	5,183,897.00	5,636,239.00
Royal Ins. Co., Ltd.-----	19,922,063.00	17,467,333.00	17,012,836.00
Royal Exchange Assurance Co.-----	4,619,625.00	4,246,927.00	4,372,148.00
Scottish Union and National Ins. Co.-----	6,356,306.00	5,749,938.00	5,952,170.00
Standard Marine Ins. Co., Ltd.-----	5,898,925.00	5,666,353.00	5,467,188.00
State Assurance Co., Ltd.-----	769,520.00	682,581.00	723,734.00
Sun Insurance Office, Ltd.-----	7,057,653.00	6,438,370.00	6,677,573.00
Union Assurance Society, Ltd.-----	1,998,346.00	1,764,803.00	1,847,709.00
Union Ins. Society of Canton, Ltd.-----	3,706,811.00	3,476,164.00	3,223,061.00
Union Marine and General Ins. Co., Ltd.-----	2,912,072.00	2,431,549.00	2,645,514.00
Western Assurance Co.-----	3,761,065.00	3,095,811.00	3,585,962.00
Yorkshire Ins. Co., Ltd.-----	3,115,605.00	2,789,666.00	2,487,184.00
Totals-----	171,439,176.00	150,306,531.00	156,512,368.00

Mutual Fire Associations of N.C. 1949	Total Income	Total Disbursements	Total Admitted Assets	Total Liabilities	Surplus
Alamance Farmers Mutual Fire-----	\$ 25,915.00	\$ 18,132.00	\$ 96,459.00	-----	\$ 96,459.00
Cabarrus Mutual Fire-----	16,695.00	12,133.00	52,468.00	-----	52,468.00
Davidson County Mutual Ins.-----	41,042.00	26,024.00	67,216.00	-----	67,216.00
Farmers Mutual Fire of Edgecombe County-----	7,554.00	4,303.00	15,991.00	-----	15,991.00
Gaston County Mutual Fire-----	21,401.00	8,867.00	74,788.00	117.00	74,671.00
Halifax County Mutual Fire-----	10,342.00	6,353.00	6,683.00	-----	6,683.00
Mecklenburg Farmers Mutual Fire-----	17,517.00	14,098.00	88,848.00	-----	88,848.00
Mutual Tobacco Barn-----	7,621.00	2,648.00	18,186.00	12,367.00	5,819.00
N. C. Grange Mutual Fire-----	30,981.00	30,821.00	52,604.00	36,858.00	15,746.00
Rowan Mutual Fire-----	25,918.00	8,808.00	36,867.00	186.00	36,682.00
Stanly Mutual Fire-----	10,941.00	12,594.00	28,577.00	-----	28,577.00
Totals-----	215,927.00	144,781.00	538,687.00	49,528.00	489,160.00

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Net Losses Paid	Total Admitted Assets	Total Liabilities not including Capital	Statutory Deposit and Reserves	Net Surplus
\$ 2,657,562.00	\$ 11,902,958.00	\$ 7,992,717.00	\$ 500,000.00	\$ 3,410,241.00
743,137.00	4,841,326.00	2,498,489.00	500,000.00	1,842,836.00
311,206.00	1,817,845.00	1,052,829.00	509,000.00	256,016.00
1,605,572.00	8,455,872.00	6,030,562.00	500,000.00	1,925,310.00
1,722,318.00	9,194,407.00	5,488,653.00	500,000.00	3,205,754.00
4,870,641.00	26,312,683.00	16,842,151.00	682,000.00	8,788,531.00
427,376.00	2,485,473.00	1,273,097.00	500,000.00	712,376.00
6,010,922.00	33,231,286.00	20,950,134.00	500,000.00	11,781,152.00
3,061,992.00	16,587,709.00	10,103,187.00	500,000.00	5,984,522.00
2,021,716.00	10,931,292.00	7,676,438.00	542,000.00	2,712,104.00
295,526.00	2,112,942.00	941,413.00	250,000.00	921,529.00
740,395.00	3,903,893.00	2,272,588.00	500,000.00	1,131,305.00
1,682,283.00	9,496,561.00	5,983,644.00	500,000.00	3,012,917.00
3,673,309.00	21,017,247.00	13,201,436.00	500,000.00	7,315,811.00
2,996,377.00	14,821,607.00	10,554,131.00	500,000.00	3,767,476.00
1,607,696.00	8,452,385.00	5,671,367.00	500,000.00	2,281,018.00
430,580.00	2,666,062.00	1,399,460.00	500,000.00	766,602.00
730,176.00	4,404,646.00	2,465,460.00	521,000.00	1,418,186.00
2,646,060.00	16,853,870.00	9,228,232.00	500,000.00	7,125,638.00
2,066,922.00	10,774,336.00	7,044,661.00	500,000.00	3,229,675.00
6,661,677.00	37,867,207.00	23,638,379.00	500,000.00	13,728,828.00
1,916,639.00	8,952,497.00	5,940,298.00	500,000.00	2,512,199.00
2,571,570.00	11,281,245.00	8,035,205.00	500,000.00	2,746,039.00
2,658,074.00	10,747,386.00	6,297,684.00	500,000.00	3,948,702.00
296,740.00	1,746,812.00	1,031,478.00	250,000.00	465,334.00
2,854,178.00	13,685,021.00	8,786,390.00	500,000.00	4,398,631.00
729,158.00	3,736,972.00	2,443,293.00	521,000.00	772,680.00
1,845,266.00	8,611,391.00	5,273,878.00	500,000.00	2,837,514.00
994,393.00	6,105,971.00	3,682,937.00	500,000.00	1,923,034.00
1,351,440.00	8,269,788.00	4,694,374.00	500,000.00	3,075,414.00
1,166,672.00	5,731,528.00	3,207,488.00	287,500.00	2,176,540.00
63,347,873.00	337,000,218.00	211,762,053.00	15,063,250.00	110,174,914.00

TABLE No. I

Mutual Fire Companies 1949	Total Income	Total Disbursements	Net Premiums Received
Allied American Mutual Fire.....	\$ 4,400,733.00	\$ 2,983,277.00	\$ 4,260,395.00
Appalachian Mutual Fire.....	8,755.00	7,657.00	7,485.00
Arkwright Mutual Fire.....	6,715,225.00	5,754,188.00	6,260,040.00
Atlantic Mutual Fire.....	1,620,930.00	1,333,053.00	1,514,434.00
Automobile Mutual Ins.....	1,425,693.00	1,252,763.00	1,230,580.00
Badger Mutual Fire.....	1,710,396.00	1,309,543.00	1,590,152.00
Berkshire Mutual Fire.....	1,910,541.00	1,380,420.00	1,827,972.00
Blackstone Mutual Fire.....	7,791,461.00	6,539,501.00	7,285,791.00
Boston Manufacturers Mutual Fire.....	13,093,444.00	11,453,812.00	12,065,836.00
Cambridge Mutual Fire.....	1,582,703.00	1,104,817.00	1,484,216.00
Carolina Mutual Ins.....	494,464.00	405,291.00	470,938.00
Central Manufacturers' Mutual Ins.....	12,960,460.00	9,881,609.00	12,424,028.00
Cotton & Woolen Manufacturers Mutual Ins.....	4,919,742.00	4,334,541.00	4,590,335.00
Employers Mutual Fire.....	2,625,509.00	1,950,654.00	2,555,751.00
Farm Bureau Mutual Fire.....	6,024,869.00	4,882,384.00	5,875,305.00
Fireman's Mutual Ins.....	12,295,361.00	10,153,598.00	11,238,479.00
Grain Dealers National Mutual Fire.....	9,394,853.00	7,586,316.00	8,909,273.00
Grangers Mutual Ins.....	624,201.00	392,796.00	606,268.00
Hardware Mutual (N.C.).....	305,745.00	204,751.00	288,504.00
Hardware Dealers Mutual Fire.....	12,986,960.00	9,294,305.00	12,482,613.00
Hardware Mutual Ins. Co. of Minn.....	10,705,631.00	8,590,242.00	10,330,062.00
Harford Mutual.....	2,991,121.00	2,180,548.00	2,885,524.00
Holyoke Mutual Fire.....	2,551,158.00	1,986,136.00	2,345,774.00
Home Mutual Fire.....	537,284.00	367,572.00	507,939.00
Implement Dealers Mutual Fire.....	1,661,436.00	1,356,302.00	1,625,658.00
Indiana Lumbermens Mutual Ins.....	7,528,076.00	6,112,802.00	7,065,332.00
Iowa Hardware Mutual Ins.....	828,861.00	530,614.00	777,701.00
Iowa Mutual Ins.....	1,539,360.00	1,340,117.00	1,552,973.00
Liberty Mutual Fire.....	15,868,276.00	12,252,455.00	15,213,452.00
Lititz Mutual Ins.....	1,615,623.00	1,267,652.00	1,527,697.00
Lumber Mutual Fire.....	2,491,750.00	2,408,829.00	2,233,253.00
Lumbermen's Mutual Ins.....	6,430,151.00	4,672,262.00	6,207,326.00
Manufacturers Mutual Fire.....	22,587,372.00	19,834,389.00	20,984,458.00
Merchants & Business Men's Mutual Fire.....	1,245,586.00	716,916.00	1,118,574.00
Merrimack Mutual Fire.....	4,417,152.00	3,290,548.00	4,136,888.00
Michigan Millers Mutual Fire.....	7,037,956.00	5,383,644.00	6,639,281.00
Middlesex Mutual Fire.....	2,972,283.00	2,307,105.00	2,780,631.00
Mill Owners Mutual Fire.....	3,542,644.00	2,904,263.00	3,353,895.00
Millers Mutual Fire Ins. Assn. of Ill.....	4,672,670.00	3,554,930.00	4,410,581.00
Millers Mutual Fire (Pa.).....	1,469,739.00	1,105,929.00	1,371,666.00
Millers National Ins.....	5,518,122.00	4,752,339.00	5,250,178.00
Mutual Auto Fire.....	2,035,890.00	1,464,740.00	1,991,824.00
Mutual Implement and Hardware Ins.....	13,106,840.00	10,669,543.00	12,703,803.00
National Retailers Mutual Fire.....	6,028,853.00	4,853,943.00	5,779,545.00
New York Central Mutual Fire.....	736,387.00	576,592.00	717,323.00
Norfolk and Dedham Mutual Fire.....	2,149,693.00	1,557,653.00	2,042,527.00
Northwestern Mutual Fire.....	15,894,359.00	12,708,318.00	15,285,247.00
Otsego Mutual Fire.....	364,710.00	285,138.00	345,370.00
Pawtucket Mutual Fire.....	2,683,809.00	2,074,057.00	2,570,097.00
Penn Lumbermens Mutual Fire.....	5,103,076.00	3,893,433.00	4,927,994.00
Penn Millers Mutual Fire.....	3,064,114.00	2,368,310.00	2,825,741.00
Penn Mutual Fire.....	1,128,949.00	718,993.00	1,043,210.00
Philadelphia Manufacturers Mutual Fire.....	3,035,890.00	2,421,292.00	2,826,504.00
Pioneer Cooperative Fire.....	641,553.00	575,191.00	600,335.00
Preferred Mutual Fire.....	1,132,574.00	955,380.00	1,073,408.00
Protection Mutual Fire.....	3,857,510.00	3,087,954.00	3,620,415.00
Traders and Mechanics Ins.....	1,763,387.00	1,558,213.00	1,690,012.00
Union Mutual Fire.....	895,454.00	1,072,086.00	806,344.00
Utica Fire.....	485,035.00	360,365.00	453,587.00
Washington County Fire.....	405,944.00	373,687.00	384,330.00
Western Millers Mutual Fire.....	1,423,865.00	1,270,513.00	1,370,864.00
What Cheer Mutual Fire.....	3,785,340.00	3,020,556.00	3,551,699.00
Totals.....	280,887,528.00	224,986,887.00	265,897,417.00

—Continued

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Guaranty Capital	Guaranty Fund and Reserves	Net Surplus
\$ 1,341,431.00	\$ 7,237,467.00	\$ 4,675,462.00	\$ 100,000.00	\$ 150,000.00	\$ 2,212,005.00
178.00	36,698.00	6,133.00	35,600.00	-----	5,035.00
1,140,700.00	17,640,176.00	8,884,376.00	-----	-----	8,755,800.00
355,129.00	3,174,669.00	1,619,041.00	500,000.00	150,000.00	905,628.00
189,305.00	6,184,843.00	1,028,463.00	-----	850,000.00	4,306,380.00
458,841.00	3,170,146.00	2,084,068.00	-----	500,000.00	586,077.00
491,075.00	2,795,178.00	1,909,846.00	-----	42,745.00	842,587.00
1,243,145.00	19,083,641.00	9,662,589.00	-----	-----	9,021,052.00
2,143,725.00	32,969,210.00	18,435,884.00	-----	-----	14,533,325.00
395,242.00	2,482,164.00	1,592,483.00	-----	-----	889,681.00
89,336.00	995,893.00	486,494.00	-----	-----	509,398.00
3,584,803.00	21,965,323.00	15,129,123.00	-----	500,000.00	6,336,200.00
889,200.00	12,397,723.00	6,418,240.00	-----	-----	5,979,482.00
660,415.00	3,935,472.00	2,401,279.00	250,000.00	100,000.00	1,184,193.00
2,000,911.00	7,192,564.00	4,971,778.00	-----	820,786.00	1,400,000.00
1,746,870.00	27,383,425.00	15,409,950.00	-----	-----	11,973,475.00
2,595,665.00	11,379,670.00	8,379,277.00	-----	450,000.00	2,550,393.00
156,972.00	951,424.00	526,895.00	-----	-----	424,529.00
55,106.00	860,334.00	243,948.00	-----	-----	616,386.00
2,860,543.00	20,487,585.00	13,903,487.00	200,000.00	525,000.00	5,859,099.00
2,919,269.00	14,447,648.00	10,132,707.00	-----	800,000.00	3,514,941.00
884,439.00	4,294,505.00	2,953,622.00	-----	-----	1,325,884.00
605,000.00	5,333,681.00	2,331,153.00	100,000.00	-----	2,902,528.00
215,442.00	1,261,914.00	642,375.00	-----	-----	619,539.00
593,790.00	2,450,292.00	1,493,741.00	-----	348,849.00	607,701.00
2,293,351.00	10,238,010.00	7,199,650.00	-----	200,000.00	2,838,360.00
303,164.00	1,515,066.00	693,827.00	-----	-----	621,239.00
576,728.00	2,274,595.00	1,455,839.00	-----	-----	818,756.00
4,405,426.00	24,853,316.00	16,097,181.00	-----	3,249,755.00	5,506,379.00
491,691.00	2,672,582.00	1,418,536.00	-----	-----	1,254,046.00
959,316.00	6,326,659.00	2,559,896.00	-----	250,000.00	3,516,763.00
1,709,243.00	8,898,938.00	6,296,719.00	-----	552,218.00	2,050,000.00
3,464,250.00	58,066,606.00	27,210,281.00	-----	-----	30,856,325.00
186,732.00	4,815,475.00	1,107,091.00	-----	375,000.00	3,333,383.00
1,172,239.00	6,905,385.00	4,791,682.00	100,000.00	-----	2,013,703.00
1,924,522.00	10,011,140.00	6,633,142.00	250,000.00	500,000.00	2,627,997.00
715,326.00	6,189,519.00	2,748,023.00	-----	-----	3,441,495.00
1,148,057.00	5,247,612.00	3,359,560.00	-----	365,000.00	1,523,053.00
1,294,667.00	7,697,973.00	3,683,786.00	-----	500,000.00	3,514,187.00
405,795.00	3,322,063.00	1,438,217.00	-----	450,000.00	1,433,846.00
2,084,868.00	9,403,405.00	6,399,251.00	-----	1,052,886.00	1,951,268.00
621,424.00	2,590,281.00	1,283,621.00	-----	50,000.00	1,256,660.00
3,525,613.00	18,169,054.00	12,922,253.00	-----	800,000.00	4,446,801.00
1,788,194.00	8,590,306.00	7,090,306.00	-----	500,000.00	1,000,000.00
238,343.00	1,181,670.00	699,908.00	-----	-----	481,762.00
479,521.00	4,007,805.00	2,286,019.00	-----	121,787.00	1,600,000.00
4,411,828.00	26,469,052.00	18,265,249.00	-----	-----	8,203,803.00
146,442.00	844,466.00	384,835.00	-----	-----	459,631.00
707,588.00	4,739,302.00	2,710,136.00	-----	254,438.00	1,774,728.00
1,852,753.00	9,609,485.00	5,222,492.00	-----	886,993.00	3,500,000.00
912,259.00	7,032,907.00	2,932,914.00	-----	800,000.00	3,299,992.00
204,089.00	2,701,386.00	1,150,387.00	-----	150,000.00	1,400,998.00
339,087.00	6,861,191.00	3,810,186.00	-----	-----	3,051,005.00
276,886.00	1,387,739.00	619,627.00	-----	-----	768,112.00
361,894.00	2,415,319.00	1,246,826.00	-----	-----	1,168,493.00
733,358.00	8,969,583.00	4,886,443.00	-----	42,010.00	4,041,129.00
788,733.00	2,734,436.00	1,710,878.00	-----	-----	1,023,558.00
380,254.00	1,983,999.00	1,225,525.00	-----	500,000.00	258,474.00
163,887.00	1,049,470.00	573,373.00	-----	125,060.00	351,037.00
126,613.00	989,795.00	518,372.00	-----	-----	471,423.00
522,708.00	1,748,073.00	1,287,066.00	110,600.00	89,400.00	261,037.00
549,771.00	8,513,016.00	4,537,518.00	-----	-----	3,975,498.00
69,883,152.00	520,938,324.00	303,779,029.00	1,646,200.00	17,051,927.00	197,951,159.00

TABLE No. I

Reciprocal Companies 1949	Total Income	Total Disbursements	Net Premiums Received
Affiliated Underwriters.....	\$ 1,594,270.00	\$ 1,157,233.00	\$ 1,441,180.00
American Exchange Underwriters.....	512,512.00	358,364.00	437,159.00
Casualty Reciprocal Exchange.....	4,588,598.00	3,789,177.00	4,433,245.00
Consolidated Underwriters.....	6,604,007.00	6,278,968.00	6,167,267.00
Fireproof-Sprinklered Underwriters.....	225,425.00	156,535.00	194,174.00
Individual Underwriters.....	851,801.00	602,212.00	728,526.00
Lumbermen's Underwriting Alliance.....	5,187,413.00	3,540,204.00	5,076,833.00
Metropolitan Inter-Insurers.....	511,649.00	355,708.00	437,077.00
New York Reciprocal Underwriters.....	737,039.00	514,477.00	631,384.00
Reciprocal Exchange.....	793,910.00	757,565.00	755,200.00
Universal Underwriters.....	3,176,187.00	2,183,400.00	3,150,832.00
Warner Reciprocal Insurers.....	1,217,494.00	1,211,287.00	1,167,544.00
Totals.....	26,000,300.00	20,905,130.00	24,620,421.00

—Continued

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Guaranty Fund	Surplus	Reserves
\$ 645,607.00	\$ 3,794,188.00	\$ 2,625,456.00	-----	-----	\$ 1,168,731.00
81,981.00	2,053,289.00	748,028.00	-----	-----	1,068,296.00
1,925,880.00	6,857,941.00	5,188,464.00	1,669,477.00	-----	-----
7,657,570.00	8,972,710.00	5,552,336.00	-----	2,201,579.00	1,218,796.00
36,232.00	840,743.00	328,863.00	-----	-----	511,880.00
136,599.00	3,274,700.00	1,243,547.00	-----	-----	2,031,153.00
2,006,341.00	9,846,394.00	3,562,918.00	-----	4,895,825.00	1,387,651.00
81,731.00	1,973,169.00	743,220.00	-----	1,058,534.00	171,415.00
118,417.00	2,845,870.00	1,074,166.00	-----	-----	1,771,704.00
254,581.00	1,901,089.00	1,000,061.00	-----	901,028.00	-----
397,407.00	3,631,850.00	2,235,519.00	-----	657,205.00	739,122.00
580,733.00	2,018,858.00	1,220,816.00	-----	798,041.00	-----
\$ 13,923,079.00	\$ 48,010,801.00	\$ 25,523,394.00	\$ 1,669,477.00	\$ 10,512,215.00	\$ 10,068,748.00

TABLE II—BUSINESS IN NORTH CAROLINA

Showing Direct Writings, Net Premiums Received, Direct Losses Paid (deducting salvage) and Net Losses Incurred for the year ending 1949.

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Aetna Ins.—				
Fire.....	\$ 1,070,684.00	\$ 1,095,883.00	\$ 512,707.00	\$ 596,695.00
Extended coverage.....	115,009.00	114,249.00	25,783.00	23,897.00
Tornado, windstorm and cyclone.....	6,664.00	6,473.00	783.00	1,399.00
Sprinkler leakage.....	4,859.00	4,901.00	13,793.00	10,744.00
Riot, civil commotion and explosion.....	507.00	956.00	-----	-----
Earthquake.....	69.00	69.00	-----	-----
Hail.....	93,300.00	93,300.00	25,407.00	25,407.00
Motor vehicles.....	271,457.00	260,461.00	123,452.00	124,123.00
Ocean marine.....	11,055.00	3,036.00	809.00	5,981.00
Inland navigation and transportation.....	130,381.00	129,134.00	32,091.00	54,842.00
Aircraft.....	2,759.00	2,754.00	1,790.00	1,254.00
Rain.....	538.00	538.00	-----	-----
Miscellaneous.....	252.00	252.00	-----	-----
Agricultural Ins.—				
Fire.....	60,244.00	60,468.00	16,576.00	24,654.00
Extended coverage.....	10,504.00	10,525.00	3,442.00	3,631.00
Tornado, windstorm and cyclone.....	51.00	51.00	13.00	13.00
Sprinkler.....	298.00	298.00	-----	-----
Riot, civil commotion and explosion.....	14.00	21.00	-----	-----
Motor vehicles.....	12,349.00	12,781.00	279.00	2,385.00
Ocean marine.....	98.00	98.00	40.00	— 253.00
Inland navigation and transportation.....	4,621.00	4,621.00	226.00	161.00
Aircraft.....	1,311.00	1,311.00	955.00	687.00
Albany Ins.—				
Fire.....	75,373.00	36,121.00	34,586.00	11,088.00
Extended coverage.....	11,597.00	7,579.00	683.00	436.00
Tornado, windstorm and cyclone.....	410.00	311.00	25.00	25.00
Sprinkler leakage.....	338.00	67.00	-----	-----
Riot, civil commotion and explosion.....	-----	96.00	-----	-----
Motor vehicles.....	25,566.00	25,546.00	9,367.00	14,012.00
Inland navigation and transportation.....	791.00	431.00	224.00	154.00
Allemanina Fire—				
Fire.....	80,706.00	75,570.00	26,479.00	21,529.00
Extended coverage.....	8,367.00	7,777.00	386.00	1,096.00
Tornado, windstorm and cyclone.....	239.00	243.00	-----	-----
Sprinkler leakage.....	108.00	51.00	-----	-----
Hail.....	97,177.00	97,178.00	23,736.00	23,736.00
Motor vehicles.....	9,104.00	9,104.00	4,709.00	4,036.00
Inland navigation and transportation.....	105.00	105.00	50.00	50.00
Alliance Ins.—				
Fire.....	41,885.00	41,686.00	3,907.00	4,149.00
Extended coverage.....	7,243.00	7,625.00	840.00	735.00
Tornado, windstorm and cyclone.....	61.00	61.00	57.00	57.00
Sprinkler leakage.....	99.00	99.00	-----	-----
Riot, civil commotion and explosion.....	— 244.00	— 244.00	-----	-----
Hail.....	18,403.00	18,403.00	8,253.00	8,253.00
Motor vehicles.....	3,079.00	3,079.00	192.00	393.00
Ocean marine.....	-----	-----	-----	— 205.00
Inland navigation and transportation.....	1,885.00	2,111.00	71.00	— 791.00
Allstate Fire—				
Motor vehicles.....	36.00	10,353.00	225.00	156.00
American Alliance Ins.—				
Fire.....	181,488.00	183,331.00	43,714.00	43,598.00
Extended coverage.....	25,030.00	25,195.00	1,684.00	1,569.00
Tornado, windstorm and cyclone.....	676.00	676.00	79.00	79.00
Sprinkler leakage.....	866.00	866.00	-----	-----
Riot, civil commotion and explosion.....	391.00	391.00	-----	-----
Hail.....	41,620.00	41,620.00	5,463.00	5,463.00
Motor vehicles.....	25,265.00	25,094.00	9,587.00	8,947.00
Ocean marine.....	7,268.00	-----	-----	-----
Inland navigation and transportation.....	6,782.00	10,658.00	488.00	2,463.00
Aircraft.....	48.00	48.00	-----	-----
American Automobile Fire—				
Motor vehicles.....	48,688.00	48,966.00	14,541.00	12,359.00
Inland navigation and transportation.....	8,940.00	6,133.00	1,340.00	1,016.00
American Aviation and General Ins.—				
Fire.....	27,775.00	15,767.00	2,626.00	1,965.00
Extended coverage.....	3,792.00	1,982.00	18.00	38.00
Tornado, windstorm and cyclone.....	6.00	3.00	-----	-----
Sprinkler leakage.....	-----	2.00	-----	-----
Motor vehicles.....	16,229.00	16,229.00	5,031.00	2,912.00
Inland navigation and transportation.....	576.00	455.00	-----	-----

— Minus.

TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
American Central Ins.—				
Fire.....	\$ 33,540.00	\$ 29,379.00	\$ 14,264.00	\$ 5,292.00
Extended coverage.....	4,612.00	4,653.00	133.00	342.00
Tornado, windstorm and cyclone.....		24.00		
Sprinkler leakage.....	25.00	9.00		
Riot, civil commotion and explosion.....	— 7.00	4.00		
Earthquake.....		37.00		
Motor vehicles.....	56,276.00	55,593.00	10,636.00	8,431.00
Inland navigation and transportation.....	1,168.00	1,453.00	229.00	345.00
American Druggists' Fire—				
Fire.....	15,283.00	9,353.00	265.00	158.00
Extended coverage.....	433.00	236.00		
American Eagle Fire—				
Fire.....	189,104.00	204,166.00	53,619.00	55,384.00
Extended coverage.....	35,638.00	36,776.00	2,979.00	3,110.00
Tornado, windstorm and cyclone.....	441.00	441.00	606.00	671.00
Sprinkler leakage.....	2,943.00	2,984.00		195.00
Riot, civil commotion and explosion.....	241.00	241.00		
Motor vehicles.....	343,082.00	343,100.00	194,233.00	144,958.00
Ocean marine.....	99.00	1,477.00		445.00
Inland navigation and transportation.....	16,031.00	26,051.00	3,475.00	8,398.00
Aircraft.....		256.00		12.00
American Equitable Assurance—				
Fire.....	92,548.00	265,850.00	93,007.00	122,449.00
Extended coverage.....	15,502.00	37,928.00	3,114.00	6,058.00
Tornado, windstorm and cyclone.....	79.00	257.00		28.00
Sprinkler leakage.....	239.00	1,798.00		
Riot, civil commotion and explosion.....		8.00		
Earthquake.....	— 2.00	7.00		
Hail.....	14,357.00	77,173.00	3,126.00	19,572.00
Motor vehicles.....	12,291.00	12,415.00	3,544.00	3,976.00
Ocean marine.....	16.00	7.00		
Inland navigation and transportation.....	6,665.00	6,952.00	886.00	996.00
American Fidelity Fire—				
Motor vehicles.....	687,447.00	722,752.00	89,638.00	102,722.00
Inland navigation and transportation.....	23,067.00	1,699.00	29,696.00	— 847.00
American Fire—				
Fire.....	20,883.00	9,829.00	13,821.00	2,460.00
Extended coverage.....	3,447.00	1,402.00	633.00	356.00
Tornado, windstorm & cyclone.....	20.00	21.00		
American and Foreign—				
Fire.....	24,334.00	37,474.00	5,215.00	4,855.00
Extended coverage.....	4,772.00	6,165.00	97.00	540.00
Tornado, windstorm & cyclone.....	83.00	83.00		
Sprinkler leakage.....		100.00		
Earthquake.....		51.00		
Motor vehicles.....	2,411.00	2,411.00	461.00	461.00
Ocean marine.....	311.00	311.00	856.00	449.00
Inland navigation and transportation.....	917.00	509.00		
Aircraft.....		2.00	— 850.00	— 850.00
American Home Fire Assurance—				
Fire.....	82,558.00	52,083.00	58,236.00	33,805.00
Extended coverage.....	12,161.00	9,054.00	6,297.00	2,600.00
Tornado, windstorm and cyclone.....	441.00	353.00		
Sprinkler leakage.....	12.00			
Riot, civil commotion and explosion.....	— 19.00	19.00		
Hail.....	38,261.00	9,145.00	5,952.00	1,304.00
Motor vehicles.....	12,255.00	10,844.00	3,176.00	2,916.00
Inland navigation and transportation.....	5,378.00	1,749.00	844.00	361.00
American Ins.—				
Fire.....	950,141.00	881,801.00	397,593.00	314,702.00
Extended coverage.....	112,480.00	107,361.00	13,880.00	3,655.00
Tornado, windstorm and cyclone.....	5,703.00	5,569.00	1,616.00	1,654.00
Sprinkler leakage.....	1,655.00	1,526.00		
Riot, civil commotion and explosion.....	— 624.00	506.00		
Earthquake.....	120.00	120.00		
Hail.....	361,875.00	362,325.00	1.00	1.00
Motor vehicles.....	259,306.00	259,306.00	84,763.00	92,193.00
Ocean marine.....	— 410.00	— 410.00	65,636.00	69,945.00
Inland navigation and transportation.....	35,950.00	33,535.00		
Aircraft.....	1,045.00	1,045.00	32,915.00	12,632.00
Rain.....	116.00	116.00		
American National Fire—				
Fire.....	401,057.00	407,044.00	141,153.00	139,209.00
Extended coverage.....	51,129.00	51,382.00	11,256.00	10,849.00
Tornado, windstorm and cyclone.....	3,510.00	3,512.00	379.00	279.00
Sprinkler leakage.....	234.00	234.00		
Riot, civil commotion and explosion.....		2.00		

— Minus.

TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
American National Fire—Continued				
Hail	91,199.00	91,199.00	18,939.00	18,688.00
Motor vehicles	52,261.00	51,893.00	22,816.00	23,222.00
Ocean marine	3,873.00			
Inland navigation and transportation	22,847.00	23,035.00	8,195.00	8,563.00
Aircraft			309.00	309.00
American Union Ins.—				
Fire	10,032.00	10,108.00	697.00	222.00
Extended coverage	1,264.00	1,264.00	305.00	654.00
Tornado, windstorm and cyclone	49.00	49.00		
Motor vehicles	2,402.00	2,402.00	1,193.00	1,193.00
Inland navigation and transportation	744.00	744.00	133.00	133.00
Anchor Ins.—				
Fire	3,798.00	3,798.00	16,178.00	16,193.00
Extended coverage	1,145.00	1,145.00	101.00	101.00
Motor vehicles	94.00	94.00	1,282.00	1,272.00
Ocean marine				88.00
Inland navigation and transportation	1,387.00	1,827.00	3.00	353.00
Assurance Ins. Co. of America—				
Fire	6,584.00	3,798.00	47.00	724.00
Extended coverage	1,549.00	1,012.00		
Tornado, windstorm and cyclone	1.00	1.00		
Riot, civil commotion and explosion	26.00	9.00		
Motor vehicles	264.00	523.00	38.00	338.00
Atlantic Fire—				
Fire	534,099.00		228,987.00	
Extended coverage	50,152.00		5,061.00	
Tornado, windstorm and cyclone	3,309.00		349.00	
Motor vehicles	74,494.00		20,523.00	
Inland navigation and transportation	39,648.00		8,129.00	
Cotton Ins. Asso. Fire	183,441.00			
Automobile —				
Fire	233,804.00	182,025.00	64,591.00	68,365.00
Extended coverage	31,467.00	26,512.00	3,523.00	3,037.00
Tornado, windstorm and cyclone	591.00	606.00	132.00	14.00
Sprinkler leakage	554.00	195.00	1,053.00	— 194.00
Riot, civil commotion and explosion	1,222.00	734.00		
Motor vehicles	231,935.00	231,935.00	52,375.00	51,119.00
Ocean marine	324.00	621.00	519.00	— 88.00
Inland navigation and transportation	61,715.00	62,586.00	20,365.00	15,197.00
Aircraft	2,625.00	2,297.00	1,790.00	1,098.00
Ocean marine, war risks only		39.00		101.00
Bankers Fire—				
Fire	74,215.00	48.00	32,475.00	
Extended coverage	12,120.00	21.00	799.00	
Bankers Fire & Marine—				
Fire	3,556.00	1,590.00	1,489.00	381.00
Extended coverage	385.00	380.00		42.00
Sprinkler leakage	— 3.00	— 1.00		
Motor vehicles	2,122.00	2,122.00	538.00	538.00
Inland navigation and transportation	25.00	6.00		
Aircraft	1,939.00	— 2,088.00	2,524.00	199.00
Bankers and Shippers—				
Fire	141,509.00	145,598.00	47,598.00	50,804.00
Extended coverage	17,775.00	18,142.00	3,545.00	3,061.00
Tornado, windstorm and cyclone	1,191.00	1,145.00	105.00	105.00
Sprinkler leakage	487.00	484.00		
Riot, civil commotion and explosion	— 3.00	— 3.00		
Motor vehicles	61,022.00	61,022.00	18,452.00	15,005.00
Ocean marine				92.00
Inland navigation and transportation	5,548.00	5,548.00	3,294.00	3,338.00
Birmingham Fire—				
Fire	4,865.00	4,356.00	15,960.00	24,383.00
Extended coverage	1,387.00	1,346.00	1,564.00	1,584.00
Tornado, windstorm and cyclone	77.00	77.00	15.00	15.00
Sprinkler leakage	— 12.00	10.00		
Riot, civil commotion and explosion	69.00	66.00		
Motor vehicles	7,243.00	7,243.00	5,118.00	5,418.00
Inland navigation and transportation	469.00	769.00	437.00	467.00
Bituminous Fire and Marine—				
Motor vehicles	109,330.00	35,983.00	36,380.00	7,385.00
Blue Ridge Ins.—				
Fire	169,596.00	91,708.00	106,006.00	54,818.00
Extended coverage	19,534.00	11,834.00	1,928.00	787.00
Tornado, windstorm and cyclone	296.00	251.00	31.00	15.00
Hail	34,261.00	17,130.00	4,395.00	2,197.00

— Minus

TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Blue Ridge Ins.—Continued				
Motor vehicles.....	652,179.00	643,196.00	274,397.00	255,995.00
Aircraft.....	— 60.00	— 60.00	2,019.00	2,019.00
Boston Insurance—				
Fire.....	216,356.00	454,228.00	72,436.00	211,191.00
Extended coverage.....	28,772.00	56,192.00	3,876.00	8,575.00
Tornado, windstorm and cyclone.....	1,782.00	4,835.00	20.00	69.00
Sprinkler leakage.....	441.00	895.00	—	—
Riot, civil commotion and explosion.....	430.00	— 39.00	—	—
Earthquake.....	—	47.00	—	—
Motor vehicles.....	32,893.00	72,012.00	9,042.00	18,044.00
Ocean marine.....	1,578.00	2,446.00	858.00	— 391.00
Inland navigation and transportation.....	10,681.00	21,530.00	3,118.00	5,822.00
Aircraft.....	2,625.00	2,625.00	1,791.00	1,254.00
Buffalo Insurance—				
Fire.....	15,955.00	8,959.00	7,481.00	6,064.00
Extended coverage.....	2,819.00	1,534.00	570.00	341.00
Tornado, windstorm and cyclone.....	11.00	2.00	—	—
Motor vehicles.....	657.00	657.00	330.00	330.00
Inland navigation and transportation.....	32.00	32.00	—	—
Ocean marine.....	—	—	—	85.00
Caledonian-American Insurance—				
Fire.....	24,404.00	32,732.00	11,597.00	12,218.00
Extended coverage.....	4,244.00	4,927.00	566.00	1,375.00
Tornado, windstorm and cyclone.....	31.00	60.00	—	—
Sprinkler leakage.....	8.00	45.00	—	—
Riot, civil commotion and explosion.....	—	54.00	—	—
Motor vehicles.....	4,736.00	4,736.00	5,853.00	5,853.00
Inland navigation and transportation.....	475.00	475.00	520.00	— 4,480.00
California Insurance—				
Fire.....	32,505.00	18,793.00	28,025.00	6,761.00
Extended coverage.....	4,510.00	3,187.00	584.00	622.00
Tornado, windstorm and cyclone.....	44.00	44.00	28.00	23.00
Sprinkler leakage.....	45.00	45.00	—	—
Motor vehicles.....	55.00	55.00	265.00	265.00
Ocean marine.....	43.00	—	—	—
Inland navigation and transportation.....	7,268.00	6,522.00	1,892.00	1,418.00
Calvert Fire—				
Motor vehicles.....	1,642,782.00	1,642,782.00	570,331.00	600,125.00
Camden Fire—				
Fire.....	56,076.00	65,028.00	56,038.00	50,247.00
Extended coverage.....	6,794.00	6,638.00	641.00	656.00
Tornado, windstorm and cyclone.....	235.00	333.00	—	—
Sprinkler leakage.....	— 34.00	7.00	—	—
Riot, civil commotion and explosion.....	— 57.00	33.00	—	—
Motor vehicles.....	17,668.00	17,963.00	20,949.00	19,870.00
Inland navigation and transportation.....	1,374.00	1,374.00	—	227.00
Ocean marine.....	—	—	—	128.00
Aircraft.....	1,311.00	1,311.00	955.00	955.00
Capital Fire—				
Fire.....	499.00	— 556.00	2,436.00	2,397.00
Extended coverage.....	— 91.00	— 97.00	49.00	77.00
Sprinkler leakage.....	36.00	36.00	—	—
Motor vehicles.....	227.00	227.00	—	250.00
Ocean marine.....	—	—	—	49.00
Inland navigation and transportation.....	55.00	55.00	9.00	9.00
Central Union Insurance—				
Fire.....	4,785.00	5,922.00	5,529.00	5,985.00
Extended coverage.....	510.00	533.00	67.00	67.00
Tornado, windstorm and cyclone.....	11.00	11.00	—	—
Sprinkler leakage.....	15.00	15.00	—	—
Motor vehicles.....	91.00	91.00	3.00	3.00
Inland navigation and transportation.....	220.00	220.00	—	—
Charter Oak Fire—				
Fire.....	44,234.00	49,920.00	11,342.00	17,266.00
Extended coverage.....	7,212.00	8,258.00	1,657.00	1,695.00
Tornado, windstorm and cyclone.....	26.00	31.00	—	—
Sprinkler leakage.....	1.00	1.00	—	—
Inland navigation and transportation.....	699.00	699.00	534.00	534.00
Water Vehicles.....	—	—	—	4.00
Citizens Insurance—				
Fire.....	156,889.00	158,271.00	52,430.00	45,107.00
Extended coverage.....	19,461.00	19,502.00	4,205.00	4,660.00

— Minus.

TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Citizens Insurance—Continued				
Tornado, windstorm and cyclone.....	\$ 1,369.00	\$ 1,369.00	\$ 169.00	\$ 415.00
Sprinkler leakage.....	82.00	82.00		
Hail.....	68,644.00	68,644.00	7,575.00	7,575.00
Motor vehicles.....	56,136.00	56,136.00	10,785.00	11,184.00
Ocean marine.....				1.60
Inland navigation and transportation.....	6,232.00	5,803.00	2,182.00	631.00
Aircraft.....	185.00			
Rain and flood.....	51.00	51.00		
Columbia Fire—				
Fire.....	285,632.00	286,036.00	106,034.00	125,442.00
Extended coverage.....	26,563.00	26,561.00	8,695.00	8,586.00
Tornado, windstorm and cyclone.....	2,181.00	2,181.00	587.00	512.00
Sprinkler leakage.....	104.00	104.00		
Hail.....	209,728.00	209,728.00	51,453.00	51,445.00
Motor vehicles.....	39,746.00	39,746.00	14,458.00	13,997.00
Ocean marine.....	1,234.00			
Inland navigation and transportation.....	28,338.00	16,174.00	1,268.00	1,276.00
Aircraft.....	5.00	5.00		
Columbia Insurance of N.Y.—				
Fire.....	19,819.00	14,334.00	5,914.00	5,071.00
Extended coverage.....	3,578.00	2,601.00	508.00	480.00
Tornado, windstorm and cyclone.....	8.00	6.00	28.00	7.00
Sprinkler leakage.....	41.00	— 29.00		
Motor vehicles.....	9,184.00	8,586.00	3,162.00	3,280.00
Inland navigation and transportation.....	225.00	225.00	56.00	81.00
Commerce Insurance—				
Fire.....	61,460.00	61,571.00	10,411.00	14,649.00
Extended coverage.....	7,186.00	7,186.00	915.00	915.00
Tornado, windstorm and cyclone.....	988.00	988.00	20.00	120.00
Motor vehicles.....	37,046.00	37,046.00	14,417.00	16,194.00
Inland navigation and transportation.....	111.00	18.00	6.00	
Commercial Union Fire—				
Fire.....	19,445.00	16,671.00	1,130.00	1,484.00
Extended coverage.....	2,242.00	1,953.00	348.00	982.00
Tornado, windstorm and cyclone.....	233.00	150.00	21.00	21.00
Sprinkler leakage.....	6.00	86.00		
Riot, civil commotion and explosion.....		3.00		
Motor vehicles.....	7,307.00	7,334.00	1,766.00	2,189.00
Ocean marine.....	594.00			
Inland navigation and transportation.....	5,117.00	2,248.00	1,850.00	1,332.00
Commonwealth Insurance—				
Fire.....	15,976.00	12,393.00	8,654.00	7,447.00
Extended coverage.....	2,390.00	1,964.00	344.00	244.00
Tornado, windstorm and cyclone.....	36.00	36.00	17.00	17.00
Sprinkler leakage.....	— 32.00	— 3.00		
Motor vehicles.....	1,262.00	1,262.00	592.00	567.00
Ocean marine.....				
Inland navigation and transportation.....	103.00	273.00		408.00
Water damage.....	43.00	22.00		
Concordia Fire—				
Fire.....	34,360.00	34,903.00	14,247.00	12,724.00
Extended coverage.....	5,284.00	5,274.00	1,467.00	1,787.00
Tornado, windstorm and cyclone.....	133.00	133.00	22.00	22.00
Motor vehicles.....	24,423.00	24,423.00	11,165.00	11,842.00
Inland navigation and transportation.....	386.00	386.00	185.00	185.00
Connecticut Fire—				
Fire.....	54,102.00	54,834.00	28,901.00	26,853.00
Extended coverage.....	8,583.00	8,653.00	1,492.00	1,199.00
Tornado, windstorm and cyclone.....	169.00	169.00	3.00	3.00
Sprinkler leakage.....	264.00	264.00		
Motor vehicles.....	21,483.00	21,735.00	13,241.00	10,815.00
Ocean marine.....	1,040.00	4,176.00		20.00
Inland navigation and transportation.....	21,372.00	21,400.00	5,006.00	5,255.00
Continental Insurance—				
Fire.....	653,619.00	655,642.00	130,662.00	213,209.00
Extended coverage.....	29,096.00	29,912.00	5,948.00	6,146.00
Tornado, windstorm and cyclone.....	579.00	571.00	4,999.00	4,799.00
Sprinkler leakage.....	2,383.00	2,149.00	13.00	13.00
Riot, civil commotion and explosion.....	16,436.00	16,436.00		
Earthquake.....	183.00	183.00		

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TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Continental Insurance—Continued				
Motor vehicles.....	\$ 63,270.00	\$ 69,532.00	\$ 22,570.00	\$ 23,721.00
Ocean marine.....	3,631.00	3,323.00	220.00	10.00
Inland navigation and transportation.....	25,743.00	52,294.00	7,164.00	1,341.00
Aircraft.....	219.00	576.00	149.00	27.00
Detroit Fire and Marine—				
Fire.....	35,199.00	35,942.00	4,307.00	4,009.00
Extended coverage.....	5,197.00	5,197.00	209.00	— 8.00
Tornado, windstorm and cyclone.....	264.00	264.00	—	— 100.00
Sprinkler leakage.....	40.00	40.00	—	—
Hail.....	21,668.00	21,668.00	3,002.00	3,002.00
Motor vehicles.....	18,438.00	18,473.00	3,951.00	5,221.00
Inland navigation and transportation.....	6,051.00	6,051.00	856.00	921.00
Dubuque Fire and Marine—				
Fire.....	— 178.00	529.00	1.00	1.00
Extended coverage.....	12.00	45.00	—	—
Motor vehicles.....	—	14.00	—283.00	— 1,284.00
Ocean marine.....	—	—	—	—
Inland navigation and transportation.....	—	—	709.00	709.00
Eagle Fire of N.Y.—				
Fire.....	13,051.00	13,051.00	10,415.00	10,896.00
Extended coverage.....	2,235.00	2,235.00	204.00	189.00
Tornado, windstorm and cyclone.....	3.00	3.00	—	—
Sprinkler leakage.....	6.00	6.00	—	—
Riot, civil commotion and explosion.....	17.00	17.00	—	—
Inland navigation and transportation.....	14.00	14.00	—	—
East and West Insurance—				
Fire.....	8,987.00	13,292.00	1,289.00	1,289.00
Extended coverage.....	2,020.00	3,294.00	—	—
Tornado, windstorm and cyclone.....	77.00	77.00	—	—281.00
Motor vehicles.....	25,961.00	25,901.00	3,362.00	3,952.00
Inland navigation and transportation.....	753.00	753.00	—	—
Emmco Insurance—				
Motor vehicles.....	119,001.00	119,001.00	18,703.00	21,783.00
Empire State Insurance—				
Fire.....	34,339.00	34,201.00	13,387.00	9,162.00
Extended coverage.....	5,998.00	5,940.00	1,583.00	1,658.00
Tornado, windstorm and cyclone.....	62.00	62.00	88.00	88.00
Sprinkler leakage.....	15.00	27.00	—	—
Earthquake.....	10.00	10.00	—	—
Motor vehicles.....	30,811.00	30,811.00	13,901.00	12,362.00
Inland navigation and transportation.....	—23.00	— 23.00	48.00	— 2.00
Employers' Fire—				
Fire.....	52,988.00	50,180.00	28,484.00	16,047.00
Extended coverage.....	7,602.00	7,618.00	1,668.00	1,367.00
Tornado, windstorm and cyclone.....	79.00	75.00	34.00	58.00
Sprinkler leakage.....	— 26.00	— 8.00	—	—
Riot, civil commotion and explosion.....	—	1.00	—	—
Earthquake.....	—	1.00	—	—
Motor vehicles.....	54,626.00	54,700.00	13,107.00	13,139.00
Inland navigation and transportation.....	7,799.00	7,378.00	3,200.00	1,812.00
Aircraft.....	1,173.00	78.00	21.00	1.00
Equitable Fire—				
Fire.....	29,573.00	29,573.00	15,894.00	15,852.00
Extended coverage.....	2,244.00	2,244.00	35.00	28.00
Tornado, windstorm and cyclone.....	128.00	128.00	—	—
Equitable Fire and Marine—				
Fire.....	54,535.00	56,956.00	14,556.00	16,708.00
Extended coverage.....	9,791.00	10,447.00	2,033.00	2,207.00
Tornado, windstorm and cyclone.....	208.00	210.00	—	—
Sprinkler leakage.....	3.00	3.00	—	—
Riot, civil commotion and explosion.....	68.00	68.00	—	—
Motor vehicles.....	7,309.00	7,070.00	884.00	897.00
Inland navigation and transportation.....	46,417.00	15,953.00	2,581.00	15,413.00
Eureka-Security Fire and Marine—				
Fire.....	39,225.00	39,492.00	10,132.00	10,631.00
Extended coverage.....	8,086.00	8,076.00	759.00	947.00
Tornado, windstorm and cyclone.....	112.00	112.00	118.00	118.00
Sprinkler leakage.....	22.00	22.00	—	—
Riot, civil commotion and explosion.....	21.00	21.00	—	—
Motor vehicles.....	10,591.00	10,591.00	1,557.00	1,772.00
Inland navigation and transportation.....	285.00	285.00	40.00	40.00

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TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Export Insurance—				
Fire.....	\$ 1,555.00	\$ 9.00	-----	-----
Extended Coverage.....	182.00	6.00	-----	-----
Inland navigation and transportation..	34,660.00	-----	790.00	-----
Federal Insurance—				
Fire.....	63,599.00	64,636.00	— 10,190.00	12,891.00
Extended Coverage.....	10,799.00	11,511.00	722.00	914.00
Tornado, windstorm and cyclone.....	376.00	376.00	-----	-----
Sprinkler leakage.....	227.00	262.00	-----	-----
Riot, civil commotion and explosion.....	35.00	35.00	-----	-----
Earthquake.....	64.00	64.00	-----	-----
Motor vehicles.....	160,084.00	160,084.00	31,228.00	33,825.00
Ocean marine.....	1,601.00	3,614.00	1,053.00	1,114.00
Inland navigation and transportation..	50,934.00	51,391.00	11,796.00	14,748.00
Aircraft.....	60,141.00	60,141.00	7,655.00	920.00
Federal Union Insurance—				
Fire.....	3,479.00	3,479.00	8,759.00	8,659.00
Extended coverage.....	291.00	291.00	719.00	919.00
Tornado, windstorm and cyclone.....	56.00	56.00	-----	-----
Motor vehicles.....	3,651.00	3,651.00	4,185.00	3,330.00
Ocean marine.....	-----	-----	-----	97.00
Inland navigation and transportation..	188.00	188.00	15.00	15.00
Fidelity and Guaranty Ins. Corps.—				
Fire.....	218,458.00	174,423.00	106,236.00	82,738.00
Extended coverage.....	32,822.00	25,741.00	3,667.00	3,307.00
Tornado, windstorm and cyclone.....	458.00	642.00	179.00	189.00
Sprinkler leakage.....	646.00	84.00	-----	-----
Riot, civil commotion and explosion.....	— 6.00	113.00	-----	-----
Motor vehicles.....	199,748.00	99,874.00	44,506.00	24,270.00
Inland navigation and transportation..	25,241.00	16,407.00	8,200.00	6,390.00
Aircraft.....	1,311.00	1,311.00	-----	-----
Fidelity-Phoenix Fire—				
Fire.....	236,253.00	239,946.00	74,648.00	70,379.00
Extended coverage.....	32,477.00	32,981.00	7,086.00	7,546.00
Tornado, windstorm and cyclone.....	830.00	810.00	54.00	54.00
Sprinkler leakage.....	1,484.00	1,479.00	8,297.00	8,297.00
Riot, civil commotion and explosion.....	72.00	63.00	-----	-----
Motor vehicles.....	86,961.00	86,961.00	37,902.00	41,477.00
Ocean marine.....	5,838.00	3,323.00	4,287.00	10.00
Inland navigation and transportation..	45,103.00	25,244.00	3,784.00	2,414.00
Aircraft.....	1,315.00	576.00	-----	27.00
Fire Association of Phila.—				
Fire.....	104,031.00	97,606.00	45,591.00	45,579.00
Extended coverage.....	12,982.00	12,258.00	1,956.00	2,395.00
Tornado, windstorm and cyclone.....	— 214.00	— 348.00	22.00	35.00
Sprinkler leakage.....	164.00	120.00	-----	-----
Riot, civil commotion and explosion.....	20.00	20.00	-----	-----
Motor vehicles.....	62,847.00	60,667.00	18,181.00	18,723.00
Inland navigation and transportation..	6,475.00	2,985.00	634.00	350.00
Aircraft.....	2,407.00	2,407.00	1,527.00	1,259.00
Fireman's Fund Insurance—				
Fire.....	276,037.00	275,221.00	103,248.00	72,356.00
Extended coverage.....	39,129.00	38,012.00	3,533.00	3,931.00
Tornado, windstorm and cyclone.....	4,248.00	4,248.00	158.00	158.00
Sprinkler leakage.....	99.00	202.00	2.00	2.00
Riot, civil commotion and explosion.....	2,112.00	2,112.00	-----	-----
Hail.....	29,907.00	29,907.00	5,679.00	5,979.00
Motor vehicles.....	101,697.00	99,903.00	42,438.00	34,247.00
Ocean marine.....	6,069.00	6,010.00	10,755.00	8,748.00
Inland navigation and transportation..	82,926.00	77,049.00	26,242.00	17,440.00
Fireman's Insurance—				
Fire.....	132,960.00	81,138.00	65,054.00	65,311.00
Extended coverage.....	23,043.00	14,822.00	1,913.00	1,661.00
Tornado, windstorm and cyclone.....	1,154.00	764.00	44.00	231.00
Sprinkler leakage.....	992.00	510.00	-----	-----
Earthquake.....	214.00	134.00	-----	-----
Motor vehicles.....	29,853.00	30,955.00	14,724.00	15,615.00
Ocean marine.....	1,523.00	2,769.00	224.00	834.00
Inland navigation and transportation..	31,441.00	18,254.00	16,717.00	9,742.00
Aircraft.....	74.00	480.00	-----	22.00
First National Insurance—				
Motor vehicles.....	50.00	50.00	-----	-----

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TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Franklin National Insurance				
Fire.....	\$ 27,189.00	\$ 18,100.00	\$ 4,119.00	\$ 7,862.00
Extended coverage.....	2,797.00	2,174.00	34.00	24.00
Tornado, windstorm and cyclone.....	86.00	81.00		
Sprinkler leakage.....	42.00	26.00		
Motor vehicles.....	3,711.00	3,711.00	3,654.00	3,178.00
Inland navigation and transportation.....	2,696.00	2,639.00	104.00	104.00
Fulton Fire				
Fire.....	17,486.00		3,070.00	
Extended coverage.....	3,326.00		410.00	
Tornado, windstorm and cyclone.....	43.00		49.00	
Sprinkler leakage.....	11.00			
Riot, civil commotion and explosion.....	22.00			
Motor vehicles.....	5,142.00		67.00	
Inland navigation and transportation.....	286.00		15.00	
General Exchange Ins. Corpo.				
Motor vehicles.....		3,540,432.00		779,436.00
General Insurance Co. of Amer.				
Fire.....	221,827.00	213,149.00	68,782.00	69,951.00
Extended coverage.....	53,702.00	51,820.00	13,523.00	14,770.00
Tornado, windstorm and cyclone.....	604.00	604.00		
Sprinkler leakage.....	501.00	501.00		
Earthquake.....		— 3.00		
Motor vehicles.....	373.00	373.00	14.00	14.00
Inland navigation and transportation.....	6,773.00	6,728.00	2,363.00	2,994.00
Girard Fire and Marine				
Fire.....	32,181.00	32,221.00	17,847.00	20,821.00
Extended coverage.....	3,686.00	3,714.00	498.00	231.00
Tornado, windstorm and cyclone.....	112.00	112.00		
Sprinkler leakage.....	26.00	26.00		
Motor vehicles.....	26,590.00	26,139.00	13,010.00	12,666.00
Ocean marine.....	407.00		2,175.00	
Inland navigation and transportation.....	771.00	770.00	590.00	590.00
Glens Falls Insurance—				
Fire.....	152,113.00	132,154.00	65,242.00	61,479.00
Extended coverage.....	19,593.00	18,157.00	1,348.00	1,600.00
Tornado, windstorm and cyclone.....	768.00	382.00	84.00	85.00
Sprinkler leakage.....			9.00	8.00
Riot, civil commotion and explosion.....	4.00	3.00		
Motor vehicles.....	18,996.00	18,015.00	2,829.00	2,932.00
Ocean marine.....	171.00	3,543.00		1,001.00
Inland navigation and transportation.....	4,216.00	25,543.00	2,044.00	12,281.00
Aircraft.....	166.00	576.00		27.00
Globe and Republic Ins. Co. of Amer.				
Fire.....	43,149.00	44,929.00	8,414.00	9,377.00
Extended coverage.....	5,337.00	4,705.00	274.00	519.00
Tornado, windstorm and cyclone.....	109.00	132.00	300.00	300.00
Motor vehicles.....	23,561.00	23,561.00	7,734.00	8,175.00
Inland navigation and transportation.....	12,478.00	12,233.00	7,745.00	9,691.00
Globe and Rutgers Fire				
Fire.....	136,793.00	95,449.00	41,074.00	33,901.00
Extended coverage.....	16,131.00	12,112.00	3,667.00	3,502.00
Tornado, windstorm and cyclone.....	1,137.00	783.00	80.00	65.00
Sprinkler leakage.....	33.00	24.00		
Riot, civil commotion and explosion.....	160.00	— 360.00		
Earthquake.....	49.00	17.00		
Hail.....	79,953.00	18,533.00	26,449.00	6,534.00
Motor Vehicles.....	20,253.00	22,491.00	5,849.00	5,614.00
Inland navigation and transportation.....	776.00	489.00	500.00	124.00
Granite State Fire—				
Fire.....	205,629.00	127,819.00	106,502.00	68,750.00
Extended coverage.....	17,812.00	9,252.00	19,668.00	11,890.00
Tornado, windstorm and cyclone.....	1,091.00	621.00	128.00	53.00
Sprinkler leakage.....		1.00		
Motor vehicles.....	7,199.00	7,506.00	3,892.00	4,554.00
Inland navigation and transportation.....	14.00	14.00		
Great American Insurance				
Fire.....	351,986.00	352,830.00	125,105.00	108,267.00
Extended coverage.....	47,105.00	48,420.00	8,002.00	8,958.00
Tornado, windstorm and cyclone.....	2,698.00	2,755.00	48.00	73.00
Sprinkler leakage.....	918.00	926.00	6,330.00	3,475.00
Riot, civil commotion and explosion.....	1,776.00	1,785.00		
Hail.....	79,855.00	80,046.00	15,332.00	18,516.00

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TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Great American Insurance Continued—				
Motor vehicles.....	\$ 1,169,411.00	\$ 1,168,743.00	\$ 289,339.00	\$ 320,678.00
Ocean marine.....	6,505.00	8,357.00	213.00	839.00
Inland navigation and transportation.....	35,901.00	36,071.00	22,547.00	22,635.00
Aircraft.....	5,571.00	5,571.00		
Hanover Fire—				
Fire.....	133,486.00	116,096.00	46,215.00	39,328.00
Extended coverage.....	18,552.00	16,067.00	4,553.00	4,510.00
Tornado, windstorm and cyclone.....	205.00	272.00	174.00	218.00
Sprinkler leakage.....	204.00	157.00		
Riot, civil commotion and explosion.....	44.00	50.00		
Motor vehicles.....	86,299.00	91,208.00	36,746.00	33,828.00
Ocean marine.....	27,177.00	1,477.00	3,671.00	445.00
Inland navigation and transportation.....	6,754.00	12,220.00	865.00	5,376.00
Aircraft.....	1.00	255.00		12.00
Hartford Fire—				
Fire.....	727,568.00	784,040.00	199,972.00	203,852.00
Extended coverage.....	84,768.00	89,577.00	41,845.00	41,873.00
Tornado, windstorm and cyclone.....	4,606.00	4,716.00	1,569.00	1,317.00
Sprinkler leakage.....	1,359.00	1,246.00	2.00	52.00
Riot, civil commotion and explosion.....	4,332.00	4,444.00		
Earthquake.....	6.00	15.00		
Hail.....	184,094.00	184,094.00	59,101.00	59,101.00
Motor vehicles.....	364,331.00	364,741.00	101,639.00	92,898.00
Ocean marine.....		29.00	22.00	1,193.00
Inland navigation and transportation.....	65,358.00	78,054.00	18,091.00	14,222.00
Aircraft.....	3,718.00	3,903.00	2,482.00	2,482.00
Rain and flood.....	10,295.00	10,295.00		
Home Fire and Marine—				
Fire.....	84,695.00	80,745.00	33,579.00	33,327.00
Extended coverage.....	9,909.00	10,097.00	1,008.00	1,093.00
Tornado, windstorm and cyclone.....	282.00	282.00	50.00	50.00
Sprinkler leakage.....	122.00	122.00		
Riot, civil commotion and explosion.....	10.00	10.00		
Motor vehicles.....	16,077.00	16,077.00	3,938.00	3,344.00
Inland navigation and transportation.....	18,112.00	16,371.00	5,560.00	6,789.00
Ocean marine.....		195.00		
Home Insurance—				
Fire.....	1,052,577.00	1,007,033.00	481,876.00	438,274.00
Extended coverage.....	124,949.00	126,216.00	28,115.00	31,368.00
Tornado, windstorm and cyclone.....	5,547.00	5,703.00	2,372.00	2,246.00
Sprinkler leakage.....	10,567.00	10,964.00	495.00	3,730.00
Riot, civil commotion and explosion.....	9,624.00	3,643.00		
Earthquake.....	28.00	28.00		
Hail.....	203,204.00	154,751.00	48,131.00	35,277.00
Motor vehicles.....	298,329.00	299,908.00	118,468.00	121,721.00
Ocean marine.....	3,063.00	11,633.00	737.00	1,928.00
Inland navigation and transportation.....	373,186.00	348,902.00	133,466.00	123,747.00
Rain.....	766.00	1,091.00		
Homeland Ins. Co. of Amer.—				
Fire.....	97,751.00	88,775.00	42,639.00	24,274.00
Extended coverage.....	18,244.00	18,197.00	1,466.00	1,636.00
Tornado, windstorm and cyclone.....	179.00	398.00		
Sprinkler leakage.....	86.00	72.00		148.00
Riot, civil commotion and explosion.....		24.00		
Motor vehicles.....	43,768.00	29,704.00	16,477.00	10,049.00
Inland navigation and transportation.....	1,125.00	1,100.00		
Imperial Assurance—				
Fire.....	42.00	677.00	362.00	412.00
Extended coverage.....	30.00	5.00	500.00	100.00
Inland navigation and transportation.....	125.00			
Insurance Co. of the State of Penn.—				
Fire.....	88,818.00	59,841.00	54,512.00	30,071.00
Extended coverage.....	7,258.00	5,689.00	2,249.00	2,317.00
Tornado, windstorm and cyclone.....	643.00	42.00	76.00	76.00
Sprinkler leakage.....		24.00		
Riot, civil commotion and explosion.....	10.00	41.00		
Motor vehicles.....	1,074,795.00	1,065,858.00	254,238.00	285,335.00
Inland navigation and transportation.....	46.00	40.00		
Insurance Co. of North America—				
Fire.....	409,378.00	387,421.00	90,377.00	93,012.00
Extended coverage.....	66,051.00	63,717.00	5,898.00	6,543.00
Tornado, windstorm and cyclone.....	546.00	542.00	43.00	46.00

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TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Insurance Co. of North America, —Cont.				
Sprinkler leakage.....	\$ 2,213.00	\$ 2,072.00	\$ 10.00	\$ 10.00
Riot, civil commotion and explosion.....	670.00	670.00	-----	-----
Earthquake.....	43.00	43.00	-----	-----
Hail.....	43,510.00	43,510.00	7,620.00	7,620.00
Motor vehicles.....	53,065.00	53,569.00	10,505.00	11,145.00
Ocean marine.....	25,537.00	23,898.00	19,786.00	18,726.00
Inland navigation and transportation.....	75,061.00	64,566.00	29,809.00	11,589.00
Aircraft.....	175.00	175.00	182.00	— 18.00
Rain and flood.....	1,311.00	1,611.00	45.00	45.00
Jersey Insurance—				
Fire.....	57,339.00	58,358.00	10,379.00	17,921.00
Extended coverage.....	7,470.00	7,470.00	366.00	820.00
Tornado, windstorm and cyclone.....	187.00	187.00	-----	-----
Sprinkler leakage.....	43.00	43.00	-----	-----
Motor vehicles.....	6,343.00	6,685.00	3,010.00	1,989.00
Ocean marine.....	-----	-----	-----	— 46.00
Kansas City Fire and Marine—				
Fire.....	2,414.00	— 361.00	-----	-----
Extended coverage.....	1,740.00	— 737.00	-----	-----
Riot, civil commotion and explosion.....	90.00	40.00	-----	-----
Motor vehicles.....	— 40.00	— 105.00	-----	-----
Inland navigation and transportation.....	11.00	2.00	-----	-----
Lumberman's Insurance—				
Fire.....	7,386.00	18,935.00	1,669.00	1,372.00
Extended coverage.....	770.00	2,168.00	1,263.00	1,305.00
Tornado, windstorm and cyclone.....	— 15.00	112.00	-----	-----
Sprinkler leakage.....	-----	30.00	-----	-----
Motor vehicles.....	80.00	80.00	-----	-----
Inland navigation and transportation.....	115.00	— 647.00	55.00	160.00
Manhattan Fire and Marine—				
Fire.....	47,021.00	46,325.00	34,057.00	32,388.00
Extended coverage.....	6,111.00	5,960.00	1,653.00	1,824.90
Tornado, windstorm and cyclone.....	40.00	40.00	-----	-----
Sprinkler leakage.....	— 37.00	— 19.00	-----	-----
Motor vehicles.....	980.00	980.00	52.00	52.00
Inland navigation and transportation.....	4,656.00	4,909.00	134.00	99.00
Manufacturer's Fire—				
Motor vehicles.....	1,296.00	1,276.00	669.00	1,058.00
Massachusetts Fire and Marine—				
Fire.....	91,311.00	92,189.00	4,117.00	41,815.00
Extended coverage.....	10,803.00	10,836.00	2,200.00	2,600.00
Tornado, windstorm and cyclone.....	535.00	535.00	238.00	238.00
Hail.....	48,548.00	48,548.00	12,678.00	12,678.00
Motor vehicles.....	34,699.00	34,632.00	16,606.00	18,662.00
Inland navigation and transportation.....	2,977.00	2,977.00	1,613.00	1,288.00
Mechanics and Traders—				
Fire.....	21,253.00	19,627.00	13,288.00	10,330.00
Extended coverage.....	5,031.00	4,675.00	248.00	34.00
Tornado, windstorm and cyclone.....	74.00	27.00	-----	-----
Sprinkler leakage.....	483.00	334.00	-----	-----
Motor vehicles.....	2,036.00	2,036.00	— 41.00	— 93.00
Inland navigation and transportation.....	2,898.00	2,898.00	193.00	193.00
Mercantile Insurance—				
Fire.....	10,861.00	7,658.00	7,472.00	— 6,471.00
Extended coverage.....	1,991.00	2,035.00	34.00	34.00
Tornado, windstorm and cyclone.....	91.00	91.00	-----	-----
Sprinkler leakage.....	2.00	— 12.00	-----	-----
Riot, civil commotion and explosion.....	8.00	8.00	-----	-----
Motor vehicles.....	2,724.00	2,724.00	763.00	763.00
Inland navigation and transportation.....	28.00	202.00	-----	-----
Merchants' Fire Assurance Corp. of N.Y.				
Fire.....	57,940.00	58,224.00	5,120.00	7,383.00
Extended coverage.....	15,012.00	14,548.00	557.00	608.00
Tornado, windstorm and cyclone.....	42.00	41.00	-----	-----
Sprinkler leakage.....	19.00	19.00	-----	-----
Riot, civil commotion and explosion.....	-----	50.00	-----	-----
Motor vehicles.....	2,472.00	2,472.00	1,743.00	1,742.00
Ocean marine.....	383.00	589.00	14.00	14.00
Inland navigation and transportation.....	5,531.00	4,835.00	75.00	540.00
Mercury Insurance—				
Fire.....	44,080.00	87,915.00	13,849.00	39,168.00
Extended coverage.....	6,146.00	9,050.00	498.00	1,105.00

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TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Mercury Insurance Continued—				
Tornado, windstorm and cyclone.....	229.00	712.00	14.00	72.00
Sprinkler leakage.....	24.00	170.00	-----	132.00
Riot, civil commotion and explosion.....	-----	486.00	-----	-----
Motor vehicles.....	80,069.00	80,069.00	37,104.00	33,329.00
Inland navigation and transportation.....	1,538.00	1,277.00	446.00	— 318.00
Michigan Fire & Marine—				
Fire.....	164,665.00	59,031.00	44,566.00	23,182.00
Extended coverage.....	23,640.00	7,330.00	7,858.00	1,992.00
Tornado, windstorm and cyclone.....	425.00	203.00	144.00	50.00
Sprinkler leakage.....	262.00	58.00	-----	-----
Earthquake.....	-----	— 9.00	-----	-----
Riot, civil commotion and explosion.....	312.00	19.00	-----	-----
Hail.....	55,528.00	30,455.00	9,336.00	9,798.00
Motor vehicles.....	10,503.00	8,186.00	3,341.00	2,016.00
Ocean marine.....	-----	1.00	-----	— 15.00
Inland navigation and transportation.....	5,207.00	2,282.00	2,732.00	565.00
Aircraft.....	335.00	230.00	189.00	122.00
Rain.....	48.00	5.00	-----	-----
Milwaukee Mechanics' Insurance—				
Fire.....	62,001.00	62,102.00	35,241.00	24,283.00
Extended coverage.....	7,158.00	7,158.00	2,313.00	2,091.00
Tornado, windstorm and cyclone.....	106.00	106.00	28.00	3.00
Sprinkler leakage.....	10.00	10.00	-----	-----
Motor vehicles.....	28,640.00	28,640.00	12,151.00	16,057.00
Inland navigation and transportation.....	298.00	298.00	204.00	204.00
Aircraft.....	215.00	-----	-----	-----
Minneapolis Fire and Marine—				
Fire.....	23,165.00	-----	5,130.00	-----
Extended coverage.....	2,255.00	-----	511.00	-----
Tornado, windstorm and cyclone.....	262.00	-----	-----	-----
Motor vehicles.....	12,790.00	-----	3,585.00	-----
Inland navigation and transportation.....	3,674.00	-----	1,422.00	-----
Monarch Fire—				
Fire.....	6,582.00	6,563.00	228.00	875.00
Extended coverage.....	945.00	939.00	242.00	192.00
Tornado, windstorm and cyclone.....	2.00	2.00	-----	-----
Sprinkler leakage.....	25.00	8.00	-----	-----
Motor vehicles.....	40.00	40.00	-----	-----
Motors Insurance Corp.—				
Motor vehicles.....	4,425,540.00	885,108.00	952,674.00	194,859.00
National Fire—				
Fire.....	210,622.00	218,346.00	68,061.00	51,023.00
Extended coverage.....	31,829.00	28,172.00	8,973.00	9,958.00
Tornado, windstorm and cyclone.....	1,045.00	722.00	172.00	32.00
Sprinkler leakage.....	406.00	400.00	-----	-----
Riot, civil commotion and explosion.....	693.00	1,997.00	-----	-----
Motor vehicles.....	39,558.00	39,541.00	14,894.00	13,728.00
Ocean marine.....	57.00	29.00	-----	145.00
Inland navigation and transportation.....	20,491.00	19,491.00	5,157.00	5,566.00
Aircraft.....	— 45.00	— 45.00	-----	-----
Ocean marine, war risks only.....	-----	46.00	-----	61.00
National-Ben Franklin Fire—				
Fire.....	48,827.00	50,428.00	4,426.00	5,573.00
Extended coverage.....	6,570.00	6,702.00	1,978.00	1,700.00
Tornado, windstorm and cyclone.....	89.00	— 99.00	-----	-----
Motor vehicles.....	13,830.00	13,830.00	3,279.00	2,890.00
Ocean marine.....	140.00	-----	-----	-----
Inland navigation and transportation.....	249.00	125.00	1,409.00	159.00
National Surety Marine Insurance Corp.				
Motor vehicles.....	24,041.00	24,041.00	8,948.00	6,733.00
Inland navigation and transportation.....	9,550.00	6,875.00	3,146.00	668.00
National Union Fire—				
Fire.....	124,230.00	90,132.00	107,356.00	30,225.00
Extended coverage.....	20,642.00	10,757.00	3,698.00	3,110.00
Tornado, windstorm and cyclone.....	645.00	664.00	195.00	248.00
Sprinkler leakage.....	675.00	669.00	-----	-----
Riot, civil commotion and explosion.....	6,632.00	1,312.00	2.00	2.00
Motor vehicles.....	56,504.00	57,823.00	14,092.00	14,030.00
Ocean marine.....	197.00	216.00	-----	-----
Inland navigation and transportation.....	11,764.00	10,680.00	1,148.00	967.00
Aircraft.....	2,625.00	2,625.00	1,912.00	1,912.00

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TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Newark Fire—				
Fire.....	39,470.00	37,013.00	18,543.00	11,892.00
Extended coverage.....	5,438.00	5,211.00	1,711.00	1,300.00
Tornado, windstorm and cyclone.....	70.00	160.00	164.00	164.00
Sprinkler leakage.....	175.00	87.00		
Riot, civil commotion and explosion.....	36.00	17.00		
Motor vehicles.....	2,026.00	2,025.00	151.00	— 274.00
Inland navigation and transportation.....	838.00	838.00	10.00	10.00
Ocean marine.....				— 290.00
New England Fire—				
Fire.....	132,026.00	14,758.00	56,188.00	5,795.00
Extended coverage.....	14,441.00	1,832.00	4,882.00	498.00
Tornado, windstorm and cyclone.....	619.00	51.00	59.00	13.00
Sprinkler leakage.....	— 123.00	15.00		
Riot, civil commotion and explosion.....		5.00		
Earthquake.....	— 87.00	— 2.00		
Hail.....	73,937.00	7,614.00	6,805.00	2,449.00
Motor vehicles.....	8,722.00	2,047.00	1,909.00	504.00
Ocean marine.....				— 4.00
Inland navigation and transportation.....	6,060.00	571.00	606.00	141.00
Aircraft.....		58.00		31.00
Rain.....		1.00		
New Hampshire Fire—				
Fire.....	378,099.00	353,705.00	153,747.00	1 5,692.00
Extended coverage.....	46,268.00	42,527.00	10,219.00	10,286.00
Tornado, windstorm and cyclone.....	2,855.00	2,692.00	1,055.00	1,119.00
Sprinkler leakage.....	328.00	289.00	8.00	6.00
Riot, civil commotion and explosion.....	— 17.00	5.00		
Motor vehicles.....	108,823.00	107,708.00	39,878.00	38,099.00
Ocean marine.....		15.00		1.00
Inland navigation and transportation.....	10,782.00	6,779.00	4,027.00	4,326.00
Aircraft.....	1,311.00	1,311.00	955.00	955.00
New York Fire—				
Fire.....	49,525.00	49,459.00	17,538.00	19,633.00
Extended coverage.....	6,214.00	6,381.00	1,885.00	1,887.00
Tornado, windstorm and cyclone.....	1,451.00	1,451.00	218.00	218.00
Sprinkler leakage.....	41.00	83.00		
Riot, civil commotion and explosion.....				
Hail.....	7,507.00	7,507.00	2,853.00	2,853.00
Motor vehicles.....	19,704.00	19,704.00	4,293.00	4,453.00
Inland navigation and transportation.....	1,399.00	1,399.00	393.00	393.00
New York Underwriters Insurance—				
Fire.....	238,927.00	259,780.00	157,643.00	128,908.00
Extended coverage.....	28,281.00	28,990.00	4,312.00	5,078.00
Tornado, windstorm and cyclone.....	1,680.00	1,624.00	464.00	346.00
Sprinkler leakage.....	472.00	442.00	100.00	100.00
Riot, civil commotion and explosion.....	499.00	1,177.00		
Earthquake.....	15.00	15.00		
Motor vehicles.....	64,310.00	65,484.00	22,081.00	24,970.00
Inland navigation and transportation.....	44,912.00	35,544.00	6,886.00	7,407.00
Ocean marine.....	37.00		3.00	
Niagara Fire—				
Fire.....	30,606.00	29,241.00	24,422.00	19,814.00
Extended coverage.....	8,170.00	7,928.00	1,007.00	987.00
Tornado, windstorm and cyclone.....	100.00	14.00	99.00	94.00
Sprinkler leakage.....	176.00	176.00		
Riot, civil commotion and explosion.....	65.00	61.00		
Earthquake.....	17.00	2.00		
Motor vehicles.....	19,837.00	19,391.00	18,015.00	12,620.00
Ocean marine.....	153.00			
Inland navigation and transportation.....	4,521.00	4,501.00	574.00	146.00
Aircraft.....	166.00			
Northern Insurance—				
Fire.....	26,940.00	42,997.00	6,943.00	10,833.00
Extended coverage.....	4,453.00	6,576.00	304.00	584.00
Tornado, windstorm and cyclone.....	59.00	190.00		— 3.00
Sprinkler leakage.....	21.00	103.00		
Riot, civil commotion and explosion.....	72.00	26.00		
Motor vehicles.....	5,537.00	5,537.00	1,826.00	1,826.00
Inland navigation and transportation.....	493.00	388.00	18.00	11.00
North River Insurance—				
Fire.....	202,959.00	212,481.00	73,196.00	89,113.00
Extended coverage.....	29,314.00	30,260.00	5,256.00	5,283.00

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TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
North River Insurance, Con't.—				
Tornado, windstorm and cyclone.....	1,447.00	1,670.00	348.00	346.00
Sprinkler leakage.....	243.00	75.00	—	—
Riot, civil commotion and explosion.....	—	9.00	—	—
Hail.....	47,381.00	47,381.00	4,131.00	4,131.00
Motor vehicles.....	42,636.00	41,897.00	15,169.00	16,442.00
Ocean marine.....	1,585.00	1,585.00	850.00	— 366.00
Inland navigation and transportation.....	8,161.00	7,777.00	386.00	34.00
Aircraft.....	—	—	—	— 179.00
Vessels—Fire.....	—	205.00	—	—
Northwestern Fire and Marine—				
Fire.....	20,093.00	17,376.00	3,505.00	4,671.00
Extended coverage.....	2,987.00	2,624.00	451.00	351.00
Tornado, windstorm and cyclone.....	89.00	50.00	200.00	200.00
Hail.....	7,488.00	7,488.00	471.00	471.00
Motor vehicles.....	20,008.00	20,008.00	10,552.00	9,950.00
Ocean marine.....	—	—	1.00	—
Inland navigation and transportation.....	1,947.00	1,947.00	723.00	723.00
Rain.....	85.00	85.00	—	—
Northwestern National Insurance—				
Fire.....	18,514.00	13,240.00	14,658.00	3,408.00
Extended coverage.....	3,539.00	2,568.00	736.00	535.00
Tornado, windstorm and cyclone.....	545.00	101.00	—	—
Riot, civil commotion and explosion.....	— 4.00	—	—	—
Motor vehicles.....	1,672.00	1,672.00	294.00	286.00
Ocean marine.....	—	7.00	—	—
Inland navigation and transportation.....	16.00	16.00	—	—
Ohio Farmers Insurance—				
Fire.....	6,860.00	5,661.00	5,107.00	107.00
Extended coverage.....	739.00	727.00	—	—
Tornado, windstorm and cyclone.....	20.00	20.00	—	—
Inland navigation and transportation.....	54.00	51.00	—	—
Ohio Insurance—				
Aircraft.....	—	—	— 344.00	83.00
Old Colony Insurance—				
Fire.....	234,658.00	270,451.00	102,104.00	110,999.00
Extended coverage.....	28,528.00	34,630.00	3,869.00	5,054.00
Tornado, windstorm and cyclone.....	2,893.00	3,012.00	49.00	49.00
Sprinkler leakage.....	370.00	404.00	—	—
Riot, civil commotion and explosion.....	— 55.00	— 55.00	—	—
Earthquake.....	42.00	42.00	—	—
Motor vehicles.....	38,347.00	38,347.00	8,546.00	8,401.00
Ocean marine.....	620.00	840.00	—	— 205.00
Inland navigation and transportation.....	12,527.00	12,527.00	1,198.00	868.00
Orient Insurance—				
Fire.....	62,768.00	31,835.00	8,587.00	5,314.00
Extended coverage.....	11,732.00	6,559.00	1,657.00	1,539.00
Tornado, windstorm and cyclone.....	50.00	62.00	6.00	2.00
Sprinkler leakage.....	45.00	2.00	—	—
Riot, civil commotion and explosion.....	—	—	—	—
Motor vehicles.....	8,287.00	7,736.00	2,759.00	1,799.00
Inland navigation and transportation.....	1,232.00	1,346.00	10,062.00	63.00
Pacific Fire—				
Fire.....	118,423.00	29,685.00	26,826.00	— 682.00
Extended coverage.....	16,518.00	2,876.00	1,832.00	415.00
Tornado, windstorm and cyclone.....	561.00	177.00	97.00	22.00
Sprinkler leakage.....	1,565.00	— 203.00	—	41.00
Riot, civil commotion and explosion.....	— 4.00	1.00	—	—
Earthquake.....	—	21.00	—	—
Motor vehicles.....	11,338.00	10,935.00	2,971.00	3,425.00
Inland navigation and transportation.....	812.00	655.00	1,775.00	1,960.00
Ocean marine.....	—	—	—	— 92.00
Pacific National Fire—				
Fire.....	128,812.00	90,351.00	40,211.00	31,441.00
Extended coverage.....	18,104.00	11,489.00	2,679.00	825.00
Tornado, windstorm and cyclone.....	814.00	474.00	—	—
Sprinkler leakage.....	211.00	90.00	—	—
Riot, civil commotion and explosion.....	144.00	86.00	—	—
Earthquake.....	— 2.00	—	—	—
Hail.....	—	—	—	602.00
Motor vehicles.....	12,657.00	11,996.00	2,276.00	2,335.00
Ocean marine.....	60.00	5.00	—	—
Inland navigation and transportation.....	7,221.00	5,412.00	2,230.00	2,224.00

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TABLE No. II —Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Paramount Fire—				
Fire.....	— 89.00	— 89.00		
Patriotic Insurance—				
Fire.....	36,173.00	23,478.00	9,462.00	4,377.00
Extended coverage.....	5,339.00	3,973.00	675.00	431.00
Tornado, windstorm and cyclone.....	193.00	57.00		
Motor vehicles.....	10,795.00	9,741.00	2,818.00	4,079.00
Inland navigation and transportation.....	1,223.00	1,223.00	981.00	812.00
Pennsylvania Fire—				
Fire.....	51,486.00	38,338.00	18,490.00	16,411.00
Extended coverage.....	8,642.00	7,652.00	1,454.00	1,273.00
Tornado, windstorm and cyclone.....	122.00	73.00	50.00	50.00
Sprinkler leakage.....	151.00	113.00	869.00	40.00
Motor vehicles.....	8,081.00	6,884.00	5,063.00	2,525.00
Inland navigation and transportation.....	2,246.00	1,720.00	1,870.00	1,693.00
Philadelphia Fire and Marine—				
Fire.....	72,040.00	71,156.00	8,392.00	12,802.00
Extended coverage.....	10,643.00	10,742.00	383.00	293.00
Tornado, windstorm and cyclone.....	— 109.00	— 111.00		7.00
Sprinkler leakage.....	368.00	410.00		
Riot, civil commotion and explosion.....	— 11.00	— 11.00		
Hail.....	27,013.00	27,013.00	9,053.00	9,053.00
Motor vehicles.....	43,570.00	44,682.00	14,247.00	8,965.00
Ocean marine.....				— 455.00
Inland navigation and transportation.....	2,077.00	2,075.00	880.00	880.00
Philadelphia National Insurance—				
Fire.....	4,363.00	4,503.00	2,133.00	2,183.00
Extended coverage.....	549.00	635.00	62.00	99.00
Motor vehicles.....	1,124.00	1,124.00	258.00	258.00
Tornado, windstorm and cyclone.....	18.00	18.00		
Phoenix Insurance—				
Fire.....	133,164.00	608,227.00	28,464.00	51,325.00
Extended coverage.....	20,676.00	70,425.00	2,201.00	6,501.00
Tornado, windstorm and cyclone.....	25.00	3,609.00	208.00	235.00
Sprinkler leakage.....	490.00	490.00	1.00	1.00
Riot, civil commotion and explosion.....	317.00	333.00		
Motor vehicles.....	21,531.00	168,281.00	5,502.00	14,359.00
Ocean marine.....	97.00	97.00	— 10,022.00	10,430.00
Inland navigation and transportation.....	80,162.00	68,786.00	30,329.00	7,245.00
Aircraft.....	2,625.00	2,625.00	1,790.00	1,254.00
Piedmont Fire—				
Fire.....	484,519.00	458,807.00	179,350.00	138,123.00
Extended coverage.....	78,525.00	68,587.00	8,597.00	9,306.00
Tornado, windstorm and cyclone.....	2,630.00	2,487.00	431.00	431.00
Sprinkler leakage.....	1,772.00	1,756.00		
Riot, civil commotion and explosion.....	78.00	78.00		
Earthquake.....	12.00	— 94.00		
Hail.....	35,266.00	34,690.00	8,532.00	8,532.00
Motor vehicles.....	125,081.00	121,313.00	58,578.00	41,615.00
Ocean marine.....	1,242.00	606.00	67.00	—908.00
Inland navigation and transportation.....	49,834.00	43,425.00	14,486.00	12,565.00
Planet Insurance—				
Fire.....	1,986.00	— 736.00	117.00	59.00
Extended coverage.....	105.00	— 3.00		
Riot, civil commotion and explosion.....	100.00	160.00		
Motor vehicles.....	409.00	— 178.00	209.00	59.00
Ocean marine.....	65.00	66.00		
Inland navigation and transportation.....		— 209.00	68.00	34.00
Potomac Insurance—				
Fire.....	60,284.00	41,092.00	13,763.00	16,525.00
Extended coverage.....	7,931.00	5,822.00	3,237.00	765.00
Tornado, windstorm and cyclone.....	383.00	279.00		30.00
Sprinkler leakage.....	26.00	15.00		
Riot, civil commotion and explosion.....	2.00	1.00		
Motor vehicles.....	39,548.00	39,548.00	7,045.00	6,076.00
Inland navigation and transportation.....	8,965.00	6,142.00	705.00	546.00
Providence Washington Insurance—				
Fire.....	43,637.00	44,579.00	9,351.00	12,846.00
Extended coverage.....	5,848.00	6,636.00	1,094.00	962.00
Tornado, windstorm and cyclone.....	— 4.00	— 4.00		
Sprinkler leakage.....	207.00	207.00		
Riot, civil commotion and explosion.....	15.00	14.00		

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TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Providence Washington Insurance, Cont.				
Motor vehicles.....	20,126.00	20,107.00	1,109.00	974.00
Ocean marine.....	7,485.00	1,912.00	—	202.00
Inland navigation and transportation..	3,983.00	11,252.00	2,557.00	5,952.00
Provident Fire—				
Fire.....	67,603.00	46,095.00	21,626.00	14,827.00
Extended coverage.....	9,662.00	7,153.00	1,161.00	606.00
Tornado, windstorm and cyclone.....	97.00	48.00	150.00	45.00
Motor vehicles.....	16,431.00	—	5,832.00	5,464.00
Quaker City Fire and Marine—				
Fire.....	17,287.00	13,372.00	4,348.00	6,375.00
Extended coverage.....	2,227.00	1,614.00	668.00	660.00
Tornado, windstorm and cyclone.....	16.00	— 124.00	—	—
Sprinkler leakage.....	—	— 3.00	—	—
Riot, civil commotion and explosion.....	—	— 12.00	—	—
Motor vehicles.....	1,432.00	1,432.00	643.00	703.00
Ocean marine.....	—	959.00	—	—
Inland navigation and transportation..	2,575.00	—	81.00	108.00
Queen Ins. Co. of Amer.—				
Fire.....	157,498.00	172,509.00	53,516.00	49,621.00
Extended coverage.....	24,184.00	24,778.00	17,203.00	17,541.00
Tornado, windstorm and cyclone.....	545.00	608.00	27.00	33.00
Sprinkler leakage.....	1,938.00	1,484.00	—	—
Riot, civil commotion and explosion.....	— 132.00	— 133.00	—	—
Earthquake.....	15.00	— 1.00	—	—
Motor vehicles.....	74,545.00	74,618.00	21,889.00	26,439.00
Ocean marine.....	72.00	72.00	—	1,567.00
Inland navigation and transportation..	4,734.00	4,774.00	4,881.00	22,052.00
Reliance Insurance—				
Fire.....	11,763.00	11,075.00	4,229.00	4,292.00
Extended coverage.....	1,758.00	1,723.00	35.00	110.00
Tornado, windstorm and cyclone.....	22.00	22.00	—	—
Sprinkler leakage.....	— 5.00	— 2.00	—	—
Motor vehicles.....	2,026.00	2,027.00	109.00	193.00
Inland navigation and transportation..	240.00	186.00	—	—
Resolute Fire—				
Motor vehicles.....	1,021,801.00	1,021,040.00	354,443.00	407,336.00
Inland navigation and transportation..	— 4.00	— 4.00	—	—
Rochester American—				
Fire.....	133,010.00	135,757.00	36,877.00	27,503.00
Extended coverage.....	15,983.00	16,074.00	982.00	1,527.00
Tornado, windstorm and cyclone.....	687.00	687.00	107.00	67.00
Sprinkler leakage.....	271.00	271.00	—	—
Hail.....	40,613.00	40,613.00	17,891.00	17,891.00
Motor vehicles.....	36,451.00	36,451.00	12,445.00	11,685.00
Ocean marine.....	22.00	—	—	—
Inland navigation and transportation..	5,442.00	5,442.00	2,379.00	2,399.00
Rhode Island Insurance—				
Fire.....	53,583.00	37,154.00	15,370.00	29,465.00
Extended coverage.....	9,409.00	6,895.00	5,454.00	5,889.00
Tornado, windstorm and cyclone.....	— 3.00	— 3.00	56.00	56.00
Sprinkler leakage.....	— 2,726.00	— 2,726.00	—	—
Riot, civil commotion and explosion.....	71.00	5.00	—	—
Motor vehicles.....	357,209.00	— 111,351.00	245,574.00	1,053,042.00
Inland navigation and transportation..	4,684.00	7,110.00	1,232.00	— 570.00
Miscellaneous.....	—	1,295.00	—	— 252.00
Aircraft.....	—	—	—	—
Safeguard Insurance—				
Fire.....	90,032.00	58,199.00	26,714.00	19,398.00
Extended coverage.....	6,910.00	5,087.00	450.00	106.00
Tornado, windstorm and cyclone.....	529.00	260.00	102.00	100.00
Sprinkler leakage.....	18.00	24.00	—	—
Riot, civil commotion and explosion.....	—	2.00	—	—
Motor vehicles.....	8,380.00	7,889.00	2,013.00	2,710.00
Inland navigation and transportation..	2,359.00	2,336.00	120.00	190.00
Saint Louis Fire and Marine—				
Fire.....	33,064.00	32,661.00	3,825.00	1,411.00
Extended coverage.....	11,265.00	11,164.00	882.00	628.00
Tornado, windstorm and cyclone.....	9.00	9.00	—	—
Saint Paul Fire and Marine—				
Fire.....	306,525.00	281,469.00	139,656.00	116,401.00
Extended coverage.....	29,973.00	29,385.00	6,544.00	8,867.00
Tornado, windstorm and cyclone.....	2,231.00	1,236.00	338.00	267.00

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TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Saint Paul Fire & Marine, Continued—				
Sprinkler leakage.....	\$ 983.00	\$ 796.00	\$ 658.00	\$ 428.00
Riot, civil commotion and explosion.....	207.00	411.00		
Motor vehicles.....	372,633.00	372,471.00	148,963.00	140,631.00
Ocean marine.....	2,923.00	2,923.00	164.00	— 4,996.00
Inland navigation and transportation.....	27,602.00	31,547.00	3,697.00	— 2,227.00
Aircraft.....	2,625.00	2,625.00	1,790.00	1,254.00
Seaboard Fire and Marine—				
Fire.....	37,538.00	40,693.00	19,345.00	15,084.00
Extended coverage.....	4,792.00	3,827.00	626.00	534.00
Tornado, windstorm and cyclone.....	141.00	202.00	5.00	10.00
Sprinkler leakage.....	2.00	— 5.00		
Riot, civil commotion and explosion.....	— 2.00	— 1.00		
Motor vehicles.....		339.00		77.00
Ocean marine.....	3,148.00	2,551.00	1,656.00	571.00
Inland navigation and transportation.....	2,827.00	2,827.00	690.00	797.00
Seaboard Insurance—				
Fire.....	— 94.00	— 94.00	52.00	— 203.00
Extended coverage.....		14.00		
Ocean marine.....				— 39.00
Security Insurance—				
Fire.....	93,288.00	90,803.00	17,082.00	19,276.00
Extended coverage.....	12,639.00	11,796.00	615.00	719.00
Tornado, windstorm and cyclone.....	225.00	225.00	1.00	5.00
Sprinkler leakage.....	504.00	504.00		
Riot, civil commotion and explosion.....	— 317.00	— 317.00		
Motor vehicles.....	8,676.00	8,676.00	10,329.00	13,363.00
Inland navigation and transportation.....	10,816.00	7,769.00	1,720.00	1,141.00
Ocean marine.....				— 167.00
Sentinel Fire—				
Fire.....	71,442.00	14,758.00	29,014.00	5,795.00
Extended coverage.....	7,905.00	1,832.00	1,145.00	498.00
Tornado, windstorm and cyclone.....	276.00	51.00	9.00	13.00
Sprinkler leakage.....		15.00		
Riot, civil commotion and explosion.....		5.00		
Earthquake.....		— 2.00		
Hail.....	52,980.00	7,614.00	41,796.00	2,449.00
Motor vehicles.....	8,753.00	2,047.00	1,333.00	504.00
Ocean marine.....				— 4.00
Inland navigation and transportation.....	1,526.00	571.00	89.00	141.00
Aircraft.....		58.00		31.00
Rain.....		1.00		
Service Fire—				
Motor vehicles.....	1,500,379.00	969,341.00	465,794.00	300,241.00
South Carolina Insurance—				
Fire.....	21,726.00	14,509.00	10,871.00	6,497.00
Extended coverage.....	2,793.00	1,651.00	373.00	321.00
Tornado, windstorm and cyclone.....	467.00	431.00	20.00	20.00
Sprinkler leakage.....		1.00		
Motor vehicles.....	3,754.00	2,375.00	2,312.00	1,422.00
Inland navigation and transportation.....	6.00	6.00		
Southeastern Fire—				
Motor vehicles.....	779,062.00	775,611.00	171,596.00	171,596.00
Southern Fire—				
Fire.....	742,785.00	652,421.00	248,230.00	212,708.00
Extended coverage.....	81,025.00	77,901.00	11,445.00	11,764.00
Tornado, windstorm and cyclone.....	5,434.00	4,801.00	1,415.00	1,425.00
Sprinkler leakage.....	693.00	661.00		
Riot, civil commotion and explosion.....	48.00	36.00		
Hail.....	294,529.00	294,079.00	90,408.00	90,408.00
Motor vehicles.....	184,447.00	182,804.00	52,651.00	52,766.00
Ocean marine.....	118.00	118.00	300.00	500.00
Inland navigation and transportation.....	6,031.00	7,079.00	3,501.00	4,286.00
Springfield Fire and Marine—				
Fire.....	247,673.00	501,765.00	127,395.00	197,046.00
Extended coverage.....	29,323.00	62,304.00	8,270.00	16,933.00
Tornado, windstorm and cyclone.....	1,021.00	1,725.00	397.00	429.00
Sprinkler leakage.....	517.00	496.00		
Riot, civil commotion and explosion.....	— 36.00	158.00		
Earthquake.....		— 74.00		
Hail.....	126,111.00	258,868.00	43,420.00	83,279.00
Motor vehicles.....	52,316.00	69,583.00	16,223.00	17,139.00
Ocean marine.....		7.00		— 130.00

—Minus.

TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Springfield Fire and Marine, Continued—				
Inland navigation and transportation..	\$ 3,438.00	\$ 19,401.00	\$ 105.00	\$ 4,801.00
Aircraft.....	1,967.00	1,956.00	1,433.00	1,037.00
Rain.....		40.00		
Standard Fire—				
Fire.....	104,512.00	66,423.00	31,717.00	24,894.00
Extended coverage.....	18,772.00	9,667.00	416.00	388.00
Tornado, windstorm and cyclone.....	208.00	108.00		
Sprinkler leakage.....	305.00	101.00	2.00	— 20.00
Riot, civil commotion and explosion.....	96.00	310.00		
Motor vehicles.....	135.00	135.00		
Ocean marine.....	417.00			
Inland navigation and transportation..	9,186.00	8,936.00	1,674.00	2,167.00
Aircraft.....		328.00		157.00
Standard Insurance—				
Fire.....	90,079.00	39,988.00	7,806.00	14,209.00
Extended coverage.....	8,329.00	6,485.00	242.00	187.00
Tornado, windstorm and cyclone.....	85.00	158.00		
Sprinkler leakage.....	78.00	82.00		
Riot, civil commotion and explosion.....	529.00	14.00		
Hail.....	20,473.00	20,474.00	3,209.00	3,209.00
Motor vehicles.....	4,543.00	4,543.00	1,870.00	4,386.00
Inland navigation and transportation..	962.00	962.00	265.00	260.00
Star Ins. Co. of Amer.—				
Fire.....	23,226.00	23,375.00	18,310.00	18,648.00
Extended coverage.....	2,921.00	2,865.00	224.00	— 1,817.00
Tornado, windstorm and cyclone.....	968.00	1,075.00	92.00	92.00
Sprinkler leakage.....	116.00	116.00		
Riot, civil commotion and explosion.....	2.00	2.00		
Motor vehicles.....	38,983.00	38,983.00	11,535.00	12,780.00
Ocean marine.....	706.00	706.00		— 388.00
Inland navigation and transportation..	377.00	377.00	1,422.00	1,822.00
Aircraft.....	459.00	459.00		
State Farm Fire—				
Fire.....	10,675.00	6,361.00	3,179.00	1,800.00
Extended coverage.....	2,762.00	1,652.00	18.00	7.00
Stuyvesant Insurance—				
Motor vehicles.....	48,726.00	52,207.00	22,884.00	22,188.00
Sun Underwriters Insurance—				
Fire.....	56,554.00	35,270.00	33,002.00	18,466.00
Extended coverage.....	4,879.00	3,772.00	1,663.00	1,005.00
Tornado, windstorm and cyclone.....	546.00	94.00	181.00	36.00
Motor vehicles.....	78,623.00	77,912.00	25,302.00	24,721.00
Inland navigation and transportation..	10,531.00	10,531.00	1,789.00	644.00
Transcontinental Insurance—				
Fire.....	10,761.00	8,564.00	4,564.00	4,993.00
Extended coverage.....	1,287.00	1,185.00	156.00	156.00
Tornado, windstorm and cyclone.....	186.00	186.00		
Motor vehicles.....	1,002.00	1,002.00	8.00	8.00
Ocean marine.....		369.00		9.00
Inland navigation and transportation..	— 145.00	— 34.00	1,345.00	143.00
Travelers Fire—				
Fire.....	296,747.00	287,626.00	66,099.00	78,083.00
Extended coverage.....	30,415.00	30,726.00	2,541.00	2,500.00
Tornado, windstorm and cyclone.....	1,111.00	1,114.00		
Sprinkler leakage.....	1,645.00	1,289.00		
Riot, civil commotion and explosion.....	5,747.00	5,557.00		
Motor vehicles.....	425,591.00	425,591.00	135,477.00	134,742.00
Ocean marine.....	9,884.00	9,765.00	128.00	— 284.00
Inland navigation and transportation..	53,758.00	58,487.00	8,329.00	8,546.00
Aircraft.....	10,492.00	10,492.00	1,342.00	1,048.00
Underwriters Insurance—				
Fire.....	17,398.00	14,466.00	4,407.00	5,507.00
Extended coverage.....	3,792.00	3,417.00	197.00	184.00
Tornado, windstorm and cyclone.....		3.00		
United Firemen's Insurance—				
Fire.....	5,153.00	4,481.00	5,825.00	4,783.00
Extended coverage.....	710.00	544.00	602.00	315.00
Tornado, windstorm and cyclone.....	— 33.00	— 21.00		— 64.00
Sprinkler leakage.....	— 51.00	— 52.00		4.00
Motor vehicles.....	562.00	562.00		
Inland navigation and transportation..	— 51.00	— 51.00		

—Minus.

TABLE No. II—Continued

Stock Fire Companies North Carolina Business 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
United States Fire—				
Fire.....	329,084.00	297,668.00	114,279.00	86,757.00
Extended coverage.....	38,180.00	37,091.00	6,222.00	6,848.00
Tornado, windstorm and cyclone.....	1,969.00	1,969.00	323.00	323.00
Sprinkler leakage.....	158.00	63.00	1.00	1.00
Riot, civil commotion and explosion.....	328.00	297.00		
Hail.....	182,618.00	182,618.00	47,276.00	47,276.00
Motor vehicles.....	33,211.00	33,211.00	8,880.00	9,695.00
Ocean marine.....	773.00	773.00	349.00	2,393.00
Inland navigation and transportation.....	7,523.00	20,067.00	668.00	739.00
Aircraft.....	2,704.00	2,704.00	1,792.00	1,613.00
Vigilant Insurance—				
Fire.....	2,436.00	2,436.00		
Extended coverage.....	687.00	687.00		
Motor vehicles.....	1,087.00	1,087.00	2.00	2.00
Virginia Fire and Marine Ins.—				
Fire.....	106,464.00	95,611.00	62,381.00	44,665.00
Extended coverage.....	13,287.00	12,351.00	1,416.00	1,482.00
Tornado, windstorm and cyclone.....	385.00	328.00		
Sprinkler leakage.....	226.00	226.00		
Riot, civil commotion and explosion.....	73.00	110.00		
Motor vehicles.....	29,799.00	29,886.00	9,622.60	8,790.00
Inland navigation and transportation.....	538.00	497.00	216.00	249.00
Westchester Fire—				
Fire.....	298,958.00	264,691.00	107,594.00	99,091.00
Extended coverage.....	33,220.00	32,478.00	7,589.00	6,781.00
Tornado, windstorm and cyclone.....	1,552.00	1,493.00	182.00	182.00
Sprinkler leakage.....	— 1.00	— 30.00		
Riot, civil commotion and explosion.....	248.00	248.00		
Earthquake.....		— 10.00		
Hail.....	113,018.00	113,018.00	26,756.00	26,756.00
Motor vehicles.....	20,680.00	20,680.00	6,875.00	10,486.00
Ocean marine.....	420.00	448.00	— 271.00	— 776.00
Inland navigation and transportation.....	6,589.00	7,165.00	536.00	1,092.00
Aircraft.....				— 179.00
Western National Insurance—				
Fire.....	15,709.00	14,508.00	6,114.00	4,554.00
Extended coverage.....	2,193.00	2,235.00	3,619.00	3,769.00
Tornado, windstorm and cyclone.....	193.00	193.00		
Sprinkler leakage.....	13.00	13.00		
Motor vehicles.....	4,084.00	3,830.00	2,454.00	2,454.00
Ocean marine.....	66.00	66.00	40.00	80.00
Inland navigation and transportation.....	8,027.00	7,686.00	1,064.00	1,055.00
World Fire and Marine—				
Fire.....	222,775.00	220,730.00	58,633.00	67,254.00
Extended coverage.....	29,751.00	29,476.00	3,256.00	2,659.00
Tornado, windstorm and cyclone.....	2,993.00	3,210.00	399.00	367.00
Sprinkler leakage.....	633.00	613.00		
Riot, civil commotion and explosion.....	222.00	446.00		
Hail.....	90,591.00	90,055.00	16,729.00	16,729.00
Motor vehicles.....	49,227.00	47,705.00	23,393.00	17,313.00
Ocean marine.....	577.00	672.00		27.00
Inland navigation and transportation.....	13,587.00	13,647.00	4,184.00	4,134.00
Rain.....	163.00	163.00		
Wm. Penn Fire—				
Fire.....	14,114.00	13,646.00	8,848.00	9,798.00
Extended coverage.....	3,202.00	3,189.00	637.00	615.00
Tornado, windstorm and cyclone.....	1.00	1.00		
Earthquake.....	52.00	30.00		
Motor vehicles.....	— 9.00	— 9.00	— 132.00	— 131.00
Inland navigation and transportation.....	968.00	7,152.00	282.00	— 371.00
Zurich Fire—				
Motor vehicles.....	19,117.00	19,117.00	7,110.00	6,443.00
Totals	46,064,420.00	43,406,938.00	14,811,247.00	14,643,758.00

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TABLE No. II—Continued

RECAPITULATION 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deduct- ing Salvage)	Net Losses Incurred
Fire.....	18,557,037.00	\$ 17,650,007.00	\$ 7,029,168.00	\$ 6,377,057.00
Extended coverage.....	2,367,020.00	2,260,678.00	4,260,678.00	435,625.00
Tornado, windstorm and cyclone.....	100,360.00	98,008.00	23,817.00	22,813.00
Sprinkler leakage.....	49,583.00	46,381.00	31,646.00	27,213.00
Riot, civil commotion and explosion.....	53,411.00	44,886.00	3.00	2.00
Earthquake.....	848.00	667.00	-----	1.00
Hail.....	2,934,617.00	2,836,389.00	745,720.00	730,426.00
Motor vehicles.....	19,620,501.00	18,464,418.00	5,849,182.00	6,497,947.00
Ocean marine.....	139,893.00	105,330.00	38,478.00	18,278.00
Inland navigation and transportation.....	1,928,500.00	1,773,337.00	603,959.00	513,606.00
Aircraft.....	115,541.00	110,981.00	33,558.00	20,583.00
Rain and flld.....	13,373.00	13,997.00	45.00	45.00
Water damage.....	43.00	22.00	-----	-----
Ocean, war risks only.....	-----	85.00	-----	162.00
Vessels-Fire.....	-----	205.00	-----	-----
Miscellaneous.....	252.00	1,547.00	-----	-----
Cotton Insurance Asso. Fire.....	183,441.00	-----	-----	-----
Totals	46,064,420.00	43,406,938.00	14,811,247.00	14,643,758.00

TABLE No. II—Continued

FIRE COMPANIES OF OTHER COUNTRIES—1949 NORTH CAROLINA BUSINESS	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Atlas Assurance—				
Fire.....	\$ 70,758.00	\$ 37,884.00	\$ 15,615.00	\$ 10,926.00
Extended coverage.....	11,283.00	6,755.00	2,032.00	1,843.00
Tornado, windstorm and cyclone.....	289.00	104.00	4.00	4.00
Sprinkler leakage.....	301.00	119.00	-----	-----
Riot, civil commotion and explosion.....	60.00	— 36.00	-----	-----
Motor vehicles.....	394.00	394.00	7.00	7.00
Inland navigation and transportation.....	362.00	1,658.00	165.00	83.00
Aircraft.....	11.00	— 6.00	-----	-----
British American Assurance—				
Fire.....	32,815.00	34,332.00	20,782.00	15,595.00
Extended coverage.....	6,722.00	6,776.00	1,042.00	542.00
Tornado, windstorm and cyclone.....	43.00	43.00	-----	-----
Sprinkler leakage.....	-----	-----	-----	-----
Hail.....	14,805.00	14,805.00	7,632.00	7,632.00
Motor vehicles.....	3,622.00	3,622.00	167.00	463.00
Ocean marine.....	143.00	143.00	-----	— 77.00
Inland navigation and transportation.....	12,374.00	11,750.00	2,239.00	2,219.00
British General Ins.—				
Fire.....	80,053.00	91,410.00	26,897.00	33,069.00
Extended coverage.....	9,111.00	10,207.00	717.00	2,148.00
Tornado, windstorm and cyclone.....	99.00	74.00	92.00	82.00
Sprinkler leakage.....	24.00	6.00	-----	-----
Motor vehicles.....	14,581.00	12,807.00	5,323.00	4,874.00
Ocean marine.....	4.00	-----	-----	-----
Inland navigation and transportation.....	224.00	236.00	60.00	660.00
Caledonian—				
Fire.....	20,301.00	25,292.00	2,510.00	10,686.00
Extended coverage.....	3,793.00	3,907.00	195.00	272.00
Tornado, windstorm and cyclone.....	151.00	162.00	-----	-----
Sprinkler leakage.....	67.00	148.00	-----	-----
Riot, civil commotion and explosion.....	-----	— 1.00	-----	-----
Motor vehicles.....	2,279.00	2,379.00	389.00	389.00
Ocean marine.....	-----	38.00	-----	-----
Century Insurance—				
Fire.....	42,608.00	27,509.00	6,376.00	15,312.00
Extended coverage.....	3,792.00	3,552.00	155.00	273.00
Tornado, windstorm and cyclone.....	440.00	276.00	-----	5.00
Sprinkler leakage.....	-----	120.00	-----	27.00
Riot, civil commotion and explosion.....	-----	75.00	-----	-----
Earthquake.....	-----	— 70.00	-----	-----
Motor vehicles.....	1,768.00	1,473.00	-----	25.00
Ocean marine.....	-----	398.00	-----	256.00
Aircraft.....	-----	39.00	-----	6.00
Commercial Union Assurance—				
Fire.....	128,217.00	118,468.00	27,610.00	24,361.00
Extended coverage.....	13,219.00	12,049.00	1,022.00	1,423.00
Tornado, windstorm and cyclone.....	816.00	403.00	1.00	4.00
Sprinkler leakage.....	220.00	294.00	-----	-----
Riot, civil commotion and explosion.....	3,521.00	3,298.00	-----	-----
Motor vehicles.....	8,411.00	8,908.00	2,617.00	3,215.00
Ocean marine.....	80.00	1,351.00	1,744.00	826.00
Inland navigation and transportation.....	10,016.00	10,663.00	5,649.00	2,233.00
Halifax Insurance—				
Fire.....	10,942.00	5,605.00	9,409.00	7,456.00
Extended coverage.....	1,484.00	655.00	24.00	— 27.00
Tornado, windstorm and cyclone.....	67.00	19.00	10.00	10.00
Sprinkler leakage.....	5.00	4.00	-----	-----
Riot, civil commotion and explosion.....	44.00	7.00	-----	-----
Motor vehicles.....	173.00	173.00	-----	— 285.00
Inland navigation and transportation.....	745.00	431.00	62.00	— 254.00
Liverpool and London and Globe Ins.—				
Fire.....	175,721.00	174,999.00	59,259.00	55,853.00
Extended coverage.....	26,574.00	25,704.00	1,982.00	2,141.00
Tornado, windstorm and cyclone.....	265.00	265.00	-----	-----
Sprinkler leakage.....	4,431.00	3,578.00	376.00	376.00
Riot, civil commotion and explosion.....	473.00	418.00	-----	-----
Motor vehicles.....	44,616.00	44,616.00	9,360.00	11,880.00
Ocean marine.....	12.00	5,274.00	-----	— 587.00
Inland navigation and transportation.....	8,957.00	8,504.00	389.00	514.00
Aircraft.....	375.00	375.00	-----	— 500.00

—Minus.

TABLE No. II—Continued

FIRE COMPANIES OF OTHER COUNTRIES—1949 NORTH CAROLINA BUSINESS	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
London Assurance—				
Fire.....	140,983.00	88,953.00	102,699.00	53,793.00
Extended coverage.....	16,853.00	12,418.00	1,635.00	695.00
Tornado, windstorm and cyclone.....	686.00	107.00	627.00	614.00
Sprinkler leakage.....	61.00	25.00	-----	-----
Riot, civil commotion and explosion.....	168.00	— 8.00	-----	-----
Motor vehicles.....	6,376.00	6,433.00	1,979.00	2,394.00
Inland navigation and transportation.....	678.00	678.00	85.00	85.00
Ocean marine.....	-----	-----	46.00	46.00
London and Lancashire Insurance—				
Fire.....	71,209.00	69,476.00	16,387.00	19,051.00
Extended coverage.....	11,716.00	10,200.00	2,155.00	1,628.00
Tornado, windstorm and cyclone.....	230.00	— 512.00	48.00	17.00
Sprinkler leakage.....	— 233.00	— 282.00	1,548.00	72.00
Riot, civil commotion and explosion.....	192.00	483.00	-----	-----
Motor vehicles.....	4,980.00	12,349.00	358.00	4,301.00
Inland navigation and transportation.....	951.00	635.00	141.00	141.00
London and Scottish Assur. Corp.—				
Fire.....	6,995.00	6,995.00	4,474.00	5,489.00
Extended coverage.....	1,570.00	1,570.00	232.00	32.00
Motor vehicles.....	5,314.00	5,314.00	-----	-----
Inland navigation and transportation.....	4,051.00	4,051.00	-----	-----
Netherlands Insurance—				
Fire.....	91.00	1,843.00	1,686.00	2,464.00
Extended coverage.....	15.00	386.00	-----	55.00
Riot, civil commotion and explosion.....	-----	— 1.00	-----	-----
Inland navigation and transportation.....	-----	-----	4.00	4.00
New Zealand Insurance—				
Fire.....	-----	17,322.00	-----	6,734.00
Extended coverage.....	-----	1,674.00	-----	229.00
Tornado, windstorm and cyclone.....	-----	54.00	-----	1.00
Sprinkler leakage.....	-----	36.00	-----	20.00
Riot, civil commotion and explosion.....	-----	24.00	-----	-----
Earthquake.....	-----	8.00	-----	-----
Motor vehicles.....	-----	1,014.00	-----	717.00
Inland navigation and transportation.....	-----	62.00	-----	-----
North British and Mercantile Ins.—				
Fire.....	60,874.00	57,331.00	15,505.00	17,931.00
Extended coverage.....	9,347.00	8,421.00	503.00	570.00
Tornado, windstorm and cyclone.....	302.00	275.00	112.00	137.00
Sprinkler leakage.....	— 134.00	— 111.00	-----	-----
Riot, civil commotion and explosion.....	204.00	76.00	-----	-----
Motor vehicles.....	1,230.00	2,162.00	188.00	183.00
Inland navigation and transportation.....	1,345.00	2,055.00	115.00	— 97.00
Northern Assurance—				
Fire.....	85,441.00	63,661.00	50,682.00	32,502.00
Extended coverage.....	10,540.00	8,290.00	1,566.00	1,615.00
Tornado, windstorm and cyclone.....	120.00	372.00	-----	-----
Sprinkler leakage.....	19.00	7.00	-----	-----
Riot, civil commotion and explosion.....	-----	2.00	-----	-----
Motor vehicles.....	7,447.00	6,591.00	2,598.00	2,532.00
Inland navigation and transportation.....	4,440.00	1,050.00	3,519.00	3,255.00
Ocean marine.....	-----	-----	-----	— 128.00
Norwich Union Fire Ins. Society—				
Fire.....	52,503.00	20,847.00	10,342.00	2,210.00
Extended coverage.....	8,423.00	6,245.00	37.00	535.00
Tornado, windstorm and cyclone.....	6.00	— 70.00	-----	-----
Sprinkler leakage.....	229.00	124.00	-----	-----
Riot, civil commotion and explosion.....	-----	— 4.00	-----	-----
Earthquake.....	12.00	76.00	-----	-----
Motor vehicles.....	1,654.00	1,449.00	28.00	21.00
Ocean marine.....	-----	-----	62.00	-----
Inland navigation and transportation.....	— 177.00	— 88.00	-----	-----
Aircraft.....	52.00	52.00	-----	-----
Pacific Coast Fire—				
Ocean marine.....	49.00	49.00	-----	-----
Palatine Insurance—				
Fire.....	29,318.00	20,491.00	25,163.00	7,310.00
Extended coverage.....	4,164.00	3,131.00	726.00	596.00
Tornado, windstorm and cyclone.....	69.00	69.00	22.00	22.00
Sprinkler leakage.....	33.00	15.00	-----	-----
Inland navigation and transportation.....	1,211.00	1,211.00	-----	200.00

—Minus

TABLE No. II—Continued

FIRE COMPANIES OF OTHER COUNTRIES—1949 NORTH CAROLINA BUSINESS	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Pearl Assurance—				
Fire.....	\$ 12,149.00	\$ 3,017.00	\$ 925.00	\$ 1,449.00
Extended coverage.....	2,243.00	680.00	—	103.00
Tornado, windstorm and cyclone.....	1,561.00	560.00	—	—
Sprinkler leakage.....	113.00	129.00	—	—
Riot, civil commotion and explosion.....	22.00	22.00	—	—
Earthquake.....	—	10.00	—	—
Motor vehicles.....	2,067.00	2,067.00	173.00	1,423.00
Inland navigation and transportation.....	4,808.00	1,073.00	373.00	580.00
Phoenix Assurance—				
Fire.....	73,489.00	47,499.00	44,010.00	31,259.00
Extended coverage.....	10,479.00	3,741.00	811.00	760.00
Tornado, windstorm and cyclone.....	130.00	11.00	—	—
Sprinkler leakage.....	— 19.00	4.00	—	—
Riot, civil commotion and explosion.....	—	32.00	—	—
Motor vehicles.....	6,644.00	6,319.00	257.00	319.00
Inland navigation and transportation.....	4,001.00	2,796.00	2,030.00	1,915.00
Royal Exchange Assurance—				
Fire.....	30,798.00	25,813.00	14,965.00	14,725.00
Extended coverage.....	5,956.00	5,248.00	1,365.00	1,069.00
Tornado, windstorm and cyclone.....	117.00	137.00	—	18.00
Sprinkler leakage.....	10.00	32.00	—	—
Riot, civil commotion and explosion.....	10.00	18.00	—	—
Motor vehicles.....	4,201.00	3,595.00	625.00	562.00
Inland navigation and transportation.....	949.00	949.00	220.00	220.00
Ocean marine.....	—	—	—	301.00
Royal Insurance—				
Fire.....	232,179.00	254,628.00	46,824.00	66,356.00
Extended coverage.....	24,794.00	26,468.00	1,282.00	2,082.00
Tornado, windstorm and cyclone.....	1,923.00	1,930.00	82.00	124.00
Sprinkler leakage.....	1,523.00	1,329.00	—	—
Riot, civil commotion and explosion.....	1,264.00	1,252.00	—	—
Earthquake.....	32.00	32.00	—	—
Motor vehicles.....	48,965.00	48,985.00	10,859.00	11,854.00
Ocean marine.....	1,026.00	1,378.00	1,776.00	2,507.00
Inland navigation and transportation.....	7,316.00	5,707.00	879.00	893.00
Aircraft.....	5,996.00	1,200.00	2,048.00	2,048.00
Scottish Union and National Insurance—				
Fire.....	41,374.00	33,093.00	6,319.00	8,049.00
Extended coverage.....	7,646.00	6,554.00	3,866.00	3,866.00
Tornado, windstorm and cyclone.....	254.00	218.00	26.00	26.00
Sprinkler leakage.....	164.00	109.00	—	—
Riot, civil commotion and explosion.....	498.00	288.00	—	—
Motor vehicles.....	4,743.00	4,220.00	516.00	32.00
Inland navigation and transportation.....	300.00	458.00	20.00	83.00
Standard Marine Insurance—				
Fire.....	35,544.00	13,832.00	34,645.00	10,506.00
Extended coverage.....	4,294.00	1,254.00	321.00	127.00
Tornado, windstorm and cyclone.....	9.00	65.00	14.00	—
Sprinkler leakage.....	11.00	30.00	—	51.00
Riot, civil commotion and explosion.....	—	88.00	—	—
Motor vehicles.....	10,712.00	4,232.00	4,702.00	2,956.00
Ocean marine.....	7,862.00	7,865.00	—	316.00
Inland navigation and transportation.....	5,705.00	5,460.00	10.00	428.00
Ocean marine, war risks only.....	126.00	126.00	—	—
State Assurance—				
Fire.....	3,412.00	1,844.00	—	—
Extended coverage.....	630.00	489.00	62.00	62.00
Sun Insurance Office—				
Fire.....	85,072.00	57,729.00	17,040.00	15,623.00
Extended coverage.....	15,223.00	9,415.00	2,322.00	1,351.00
Tornado, windstorm and cyclone.....	33.00	240.00	42.00	44.00
Sprinkler leakage.....	17.00	3.00	—	—
Riot, civil commotion and explosion.....	—	24.00	—	—
Earthquake.....	15.00	5.00	—	—
Motor vehicles.....	27,549.00	17,143.00	3,881.00	1,845.00
Inland navigation and transportation.....	1,684.00	4,038.00	178.00	498.00
Aircraft.....	—	78.00	—	1.00
Ocean marine.....	—	—	—	500.00
Union Assurance Society—				
Fire.....	72,494.00	65,809.00	64,240.00	27,421.00
Extended coverage.....	7,422.00	6,814.00	2,259.00	1,626.00
Tornado, windstorm and cyclone.....	114.00	123.00	—	—

—Minus.

TABLE No. II—Continued

FIRE COMPANIES OF OTHER COUNTRIES—1949 NORTH CAROLINA BUSINESS	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Union Assurance Society, Continued—				
Sprinkler leakage.....	\$ 1.00	\$ 14.00	\$ -----	\$ -----
Riot, civil commotion and explosion.....	24.00	— 42.00	-----	-----
Earthquake.....	7.00	— 7.00	-----	-----
Motor vehicles.....	14,641.00	14,403.00	4,917.00	5,250.00
Ocean marine.....	308.00	-----	-----	-----
Inland navigation and transportation.....	2,473.00	2,473.00	2,222.00	1,986.90
Union Assurance Society of Canton—				
Fire.....	-----	81.00	-----	5.00
Extended coverage.....	-----	6.00	-----	-----
Riot, civil commotion and explosion.....	-----	8.00	-----	-----
Motor vehicles.....	-----	-----	-----	-----
Ocean marine.....	-----	1.00	-----	— 82.00
Inland navigation and transportation.....	-----	210.00	-----	423.00
Union Marine and General Insurance—				
Fire.....	— 9.00	— 29.00	843.00	17.00
Extended coverage.....	2.00	— 2.00	-----	180.00
Ocean marine.....	-----	146.00	-----	— 555.00
Western Assurance—				
Fire.....	55,884.00	53,967.00	16,168.00	16,634.00
Extended coverage.....	6,080.00	6,024.00	363.00	363.00
Tornado, windstorm and cyclone.....	673.00	673.00	-----	-----
Sprinkler leakage.....	— 11.00	— 11.00	-----	-----
Riot, civil commotion and explosion.....	287.00	212.00	-----	-----
Hail.....	21,888.00	21,888.00	6,411.00	6,411.00
Motor vehicles.....	140,101.00	139,063.00	16,543.00	27,003.00
Ocean marine.....	159.00	159.00	-----	— 85.00
Inland navigation and transportation.....	6,116.00	6,224.00	945.00	650.00
Yorkshire Insurance—				
Fire.....	89,661.00	65,006.00	29,965.00	25,433.00
Extended coverage.....	9,842.00	4,938.00	3,239.00	995.00
Tornado, windstorm and cyclone.....	1,344.00	785.00	158.00	201.00
Sprinkler leakage.....	2.00	— 27.00	-----	-----
Riot, civil commotion and explosion.....	-----	— 1.00	-----	-----
Motor vehicles.....	3,256.00	2,918.00	3,377.00	3,365.00
Totals	2,494,750.00	2,176,473.00	812,608.00	\$ 679,700.00

RECAPITULATION

Fire.....	\$ 1,740,876.00	\$ 1,484,737.00	\$ 671,340.00	\$ 537,249.00
Extended coverage.....	233,217.00	193,563.00	30,248.00	26,948.00
Tornado, windstorm and cyclone.....	9,741.00	6,048.00	1,238.00	1,319.00
Sprinkler leakage.....	6,834.00	5,695.00	1,024.00	546.00
Riot, civil commotion and explosion.....	6,767.00	6,164.00	-----	-----
Earthquake.....	66.00	54.00	-----	-----
Hail.....	36,693.00	36,693.00	14,043.00	14,043.00
Motor vehicles.....	365,824.00	352,629.00	68,834.00	85,261.00
Ocean marine.....	9,643.00	16,802.00	3,628.00	— 4,000.00
Inland navigation and transportation.....	78,529.00	72,224.00	19,305.00	16,779.00
Aircraft.....	6,434.00	1,738.00	2,048.00	1,555.00
Ocean marine, war risks only.....	126.00	126.00	-----	-----
Totals	\$ 2,494,750.00	\$ 2,176,473.00	\$ 812,608.00	\$ 679,700.00

—Minus.

TABLE No. II—Continued

MUTUAL FIRE COMPANIES 1949 NORTH CAROLINA BUSINESS	Direct Writings	Net Premiums	Direct Losses Paid (Deduct ing Salvage)	Net Losses Incurred
Allied American Mutual Fire—				
Fire.....	\$ 6,547.00	\$ 6,788.00	\$ 20.00	\$ 33.00
Extended coverage.....	1,671.00	1,671.00	38.00	38.00
Motor vehicles.....	101,830.00	101,471.00	20,269.00	25,195.00
Inland navigation and transportation.....	950.00	950.00	6.00	96.00
Aircraft.....	1,050.00	— 174.00	—	— 91.00
Auto Liability & Property damage.....	332.00	155.00	—	—
Appalachian Mutual Fire—				
Fire.....	4,771.00	3,776.00	—	—
Extended coverage.....	802.00	605.00	—	—
Motor vehicles.....	3,105.00	3,105.00	178.00	178.00
Arkwright Mutual Fire—				
Fire.....	100,907.00	143,544.00	17,766.00	12,833.00
Atlantic Mutual Fire—				
Fire.....	212,804.00	162,489.00	111,087.00	54,251.00
Extended coverage.....	39,717.00	29,116.00	6,194.00	3,835.00
Tornado, windstorm and cyclone.....	142.00	93.00	—	1.00
Sprinkler leakage.....	285.00	— 88.00	—	—
Motor vehicles.....	9,219.00	8,833.00	2,074.00	2,247.00
Plate glass.....	7,274.00	7,274.00	2,056.00	2,028.00
Automobile Mutual Ins.—				
Motor vehicles.....	18,998.00	18,998.00	870.00	962.00
Badger Mutual Ins.—				
Fire.....	—	— 66.00	—	—
Berkshire Mutual Fire—				
Fire.....	76,847.00	76,758.00	35,903.00	18,248.00
Extended coverage.....	10,303.00	10,290.00	272.00	414.00
Tornado, windstorm and cyclone.....	272.00	272.00	—	—
Sprinkler leakage.....	624.00	624.00	—	—
Motor vehicle.....	188,586.00	188,586.00	52,261.00	49,410.00
Inland navigation and transportation.....	15,317.00	15,317.00	10,017.00	10,639.00
Blackstone Mutual Fire—				
Fire.....	93,964.00	136,259.00	17,870.00	18,033.00
Boston Manufacturers' Mutual Fire—				
Fire.....	427,565.00	293,534.00	24,997.00	35,390.00
Cambridge Mutual Fire—				
Fire.....	17,092.00	80,321.00	13,634.00	9,382.00
Extended coverage.....	2,346.00	11,665.00	167.00	1,144.00
Tornado, windstorm and cyclone.....	—	302.00	—	—
Sprinkler leakage.....	135.00	337.00	—	—
Riot, civil commotion and explosion.....	—	10.00	—	—
Motor vehicles.....	630.00	52,951.00	—	8,709.00
Aircraft.....	—	2.00	—	—
Earthquake.....	—	2.00	—	—
Carolina Mutual Ins.—				
Fire.....	152,578.00	111,553.00	59,644.00	30,319.00
Extended coverage.....	17,255.00	13,143.00	2,051.00	583.00
Tornado, windstorm and cyclone.....	284.00	155.00	—	—
Sprinkler leakage.....	29.00	12.00	—	—
Central Manufacturers Mutual Ins.—				
Fire.....	223,278.00	275,810.00	32,527.00	72,552.00
Extended coverage.....	43,312.00	47,345.00	9,731.00	10,284.00
Sprinkler leakage.....	654.00	519.00	160.00	169.00
Riot, civil commotion and explosion.....	—	14.00	—	—
Earthquake.....	—	4.00	—	—
Motor vehicles.....	226,032.00	226,269.00	47,497.00	49,240.00
Inland navigation and transportation.....	107,853.00	101,771.00	24,336.00	25,491.00
Aircraft.....	870.00	870.00	2,659.00	3,833.00
Cotton & Woolen Manufacturers' Mut. Ins.				
Fire.....	85,959.00	109,137.00	1,933.00	7,162.00
Employers Mutual Fire—				
Fire.....	11,370.00	11,989.00	—	86.00
Extended coverage.....	1,719.00	1,887.00	—	6.00
Tornado, windstorm and cyclone.....	—	38.00	—	—
Sprinkler leakage.....	—	2.00	—	—
Riot, civil commotion and explosion.....	—	4.00	—	1.00
Motor vehicles.....	52,777.00	23,981.00	44,011.00	15,249.00
Inland navigation and transportation.....	— 58.00	— 6.00	55.00	3.00
Aircraft.....	—	5.00	—	—
Farm Bureau Mutual Fire—				
Fire.....	206,655.00	133,502.00	92,468.00	53,263.00
Extended coverage.....	34,299.00	24,005.00	4,801.00	1,131.00
Tornado, windstorm and cyclone.....	4.00	— 2.00	—	—

—Minus.

TABLE No. II—Continued

MUTUAL FIRE COMPANIES 1949 NORTH CAROLINA BUSINESS	Direct Writings	Net Premiums	Direct Losses Paid (Deduct Salvage)	Net Losses Incurred
Farm Bureau Mutual Fire Continued—				
Hail.....	\$ 488,899.00	\$ 235,788.00	\$ 141,701.00	\$ 70,851.00
Motor vehicles.....	439,501.00	437,927.00	136,189.00	138,778.00
Firemen's Mutual Ins.—				
Fire.....	470,797.00	270,523.00	79,855.00	39,839.00
Grain Dealers National Mutual Fire—				
Fire.....	146,712.00	185,213.00	45,476.00	65,718.00
Extended coverage.....	28,786.00	32,557.00	2,583.00	5,756.00
Tornado, windstorm and cyclone.....	1,312.00	872.00	319.00	174.00
Sprinkler leakage.....	— 32.00	290.00	—	36.00
Riot, civil commotion and explosion.....	—	40.00	—	1.00
Earthquake.....	—	4.00	—	—
Motor vehicles.....	62,612.00	62,836.00	28,535.00	24,206.00
Inland navigation and transportation.....	15,127.00	11,445.00	2,718.00	3,737.00
Aircraft.....	110.00	117.00	—	—
Garangers Mutual Ins.—				
Fire.....	32,727.00	29,706.00	13,479.00	12,133.00
Extended coverage.....	3,987.00	3,668.00	271.90	182.00
Tornado, windstorm and cyclone.....	88.00	72.00	—	—
Hardware Dealers Mutual Fire—				
Fire.....	73,782.00	73,294.00	14,874.00	13,879.00
Extended coverage.....	10,145.00	10,101.00	947.00	1,068.00
Sprinkler leakage.....	19.00	19.00	—	—
Motor vehicles.....	25,453.00	25,098.00	3,095.00	2,284.00
Inland navigation and transportation.....	2,109.00	2,109.00	633.00	916.00
Hardware Mutual Fire—				
Fire.....	429,300.00	151,218.00	67,780.00	28,188.00
Extended coverage.....	32,542.00	14,769.00	4,140.00	4,306.00
Tornado, windstorm and cyclone.....	—	2.00	—	—
Sprinkler leakage.....	—	16.00	—	—
Hardware Mutual Ins. Co. of Minn.—				
Fire.....	32,821.00	66,066.00	13,619.00	75,554.00
Extended coverage.....	3,976.00	7,661.00	600.00	3,213.00
Tornado, windstorm and cyclone.....	29.00	58.00	—	—
Sprinkler leakage.....	—	379.00	—	342.00
Riot, civil commotion and explosion.....	—	89.00	—	—
Motor vehicles.....	9,712.00	17,057.00	2,701.00	6,439.00
Inland navigation and transportation.....	334.00	1,688.00	42.00	355.00
Harford Mutual Ins.—				
Fire.....	375,130.00	326,831.00	128,735.00	111,410.00
Extended coverage.....	41,383.00	35,777.00	6,123.00	4,436.00
Tornado, windstorm and cyclone.....	443.00	399.00	263.00	258.00
Sprinkler leakage.....	— 3.00	2.00	—	—
Hail.....	102,401.00	51,200.00	24,105.00	12,052.00
Motor vehicles.....	42,351.00	26,834.00	14,495.00	6,451.00
Use and occupancy.....	813.00	620.00	—	100.00
Holyoke Mutual Fire—				
Fire.....	98,460.00	68,274.00	23,863.00	15,579.00
Extended coverage.....	15,251.00	10,703.00	1,000.00	683.00
Tornado, windstorm and cyclone.....	158.00	102.00	—	—
Sprinkler leakage.....	85.00	34.00	—	—
Motor vehicles.....	88,434.00	63,476.00	21,814.00	17,425.00
Home Mutual Fire—				
Fire.....	123,551.00	47,381.00	60,342.00	20,785.00
Extended coverage.....	16,163.00	5,941.00	1,898.00	936.00
Tornado, windstorm and cyclone.....	77.00	35.00	8.00	— 1,215.00
Sprinkler leakage.....	17.00	8.00	—	—
Motor vehicles.....	47,763.00	26,662.00	40,539.00	28,381.00
Inland navigation and transportation.....	1,545.00	840.00	1,512.00	793.00
Aircraft.....	82.00	46.00	300.00	—
Implement Dealers Mutual Ins.—				
Fire.....	192,127.00	125,556.00	90,169.00	48,456.00
Extended coverage.....	18,476.00	11,616.00	2,432.00	2,099.00
Tornado, windstorm and cyclone.....	228.00	123.00	—	—
Sprinkler leakage.....	74.00	7.00	—	—
Hail.....	102,401.00	51,200.00	24,105.00	12,052.00
Inland navigation and transportation.....	—	84.00	—	15.00
Indiana Lumbermens Mutual Ins.—				
Fire.....	134,505.00	222,760.00	47,961.00	102,226.00
Extended coverage.....	28,652.00	35,646.00	4,571.00	8,102.00
Tornado, windstorm and cyclone.....	116.00	573.00	57.00	64.00
Sprinkler leakage.....	98.00	407.00	—	10.00
Riot, civil commotion and explosion.....	7.00	— 383.00	—	1.00

—Minus.

TABLE No. II—Continued

MUTUAL FIRE COMPANIES 1949 NORTH CAROLINA BUSINESS	Direct Writings	Net Premiums	Direct Losses Paid (Deduct Salvage)	Net Losses Incurred
Indiana Lumbermens Mutual Ins., Cont.				
Earthquake.....	\$ — 35.00	\$ — 50.00	\$ —	\$ —
Motor vehicles.....	127,920.00	122,702.00	36,005.00	39,371.00
Inland navigation and transportation..	23,873.00	20,145.00	14,450.00	5,863.00
Iowa Hardware Mutual Ins.—				
Fire.....	57,498.00	33,671.00	7,094.00	3,700.00
Extended coverage.....	5,512.00	3,114.00	82.00	64.00
Iowa Mutual Ins.—				
Fire.....	797.00	449.00		
Extended coverage.....	1.00	1.00		
Liberty Mutual Fire—				
Fire.....	130,642.00	160,150.00	21,465.00	16,813.00
Extended coverage.....	20,831.00	20,285.00	5,894.00	6,442.00
Tornado, windstorm and cyclone.....	184.00	489.00	945.00	904.00
Sprinkler leakage.....	114.00	387.00		
Riot, civil commotion and explosion.....	110.00	155.00		1,665.00
Motor vehicles.....	10,128.00	109,015.00	24,643.00	34,257.00
Inland navigation and transportation..	63,840.00	34,638.00	28,237.00	9,812.00
Aircraft.....	2,771.00	2,382.00	121.00	36.00
Lititz Mutual Ins.—				
Fire.....	212,065.00	199,839.00	100,946.00	79,571.00
Extended coverage.....	24,468.00	22,836.00	4,481.00	4,569.00
Tornado, windstorm and cyclone.....	580.00	563.00	135.00	135.00
Sprinkler leakage.....	11.00	9.00		
Hail.....	102,401.00	51,200.00	24,105.00	12,652.00
Lumber Mutual Fire—				
Fire.....	103,297.00	132,199.00	19,433.00	65,639.00
Extended coverage.....	16,508.00	15,137.00	541.00	3,773.00
Tornado, windstorm and cyclone.....	2,783.00	1,067.00	48.00	16.00
Sprinkler leakage.....	150.00	293.00	96.00	— 65.00
Riot, civil commotion and explosion.....		6.00		
Earthquake.....		— 34.00		
Motor vehicles.....	5,770.00	6,383.00	535.00	806.00
Inland navigation and transportation..		366.00		73.00
Lumbermens Mutual Ins.—				
Fire.....	118,688.00	255,743.00	26,527.00	97,600.00
Extended coverage.....	22,184.00	32,507.00	16,500.00	5,996.00
Tornado, windstorm and cyclone.....	2,028.00	1,688.00	75.00	548.00
Sprinkler leakage.....	281.00	536.00		10.00
Riot, civil commotion and explosion.....	133.00	97.00	75.00	81.00
Earthquake.....		4.00		
Motor vehicles.....	55,377.00	56,625.00	13,009.00	17,867.00
Inland navigation and transportation..	13,909.00	13,937.00	6,137.00	5,982.00
Aircraft.....	259.00	197.00		
Use and Occupancy.....	638.00	1,325.00		— 14.00
Manufacturers Mutual Fire—				
Fire.....	208,268.00	253,128.00	37,083.00	44,837.00
Merchants & Business Men's Mutual Fire				
Fire.....	202,339.00	58,857.00	57,731.00	18,172.00
Extended coverage.....	19,336.00	6,107.00	1,422.00	742.00
Tornado, windstorm and cyclone.....	945.00	343.00		
Sprinkler leakage.....	703.00	259.00		
Motor vehicles.....	356.00	539.00		
Merrimack Mutual Fire—				
Fire.....	133,827.00	82,704.00	41,597.00	38,783.00
Extended coverage.....	24,162.00	16,358.00	4,975.00	3,503.00
Tornado, windstorm and cyclone.....	309.00	2.00		
Sprinkler leakage.....	450.00	287.00		
Riot, civil commotion and explosion.....		— 10.00		
Earthquake.....		— 2.00		
Motor vehicles.....	169,800.00	96,275.00	43,159.00	29,541.00
Aircraft.....		— 2.00		
Michigan Millers Mutual Fire—				
Fire.....	54,521.00	97,120.00	19,317.00	47,105.00
Extended coverage.....	12,127.00	14,430.00	530.00	1,671.00
Tornado, windstorm and cyclone.....	837.00	652.00	257.00	179.00
Riot, civil commotion and explosion.....		132.00		
Sprinkler leakage.....	18.00	130.00		
Motor vehicles.....	10,757.00	11,081.00	3,166.00	3,906.00
Inland navigation and transportation..	4,716.00	5,860.00	934.00	950.00
Middlesex Mutual Fire—				
Fire.....	120,486.00	96,282.00	21,725.00	16,431.00
Extended coverage.....	23,561.00	18,853.00	2,243.00	1,775.00

—Minus.

TABLE No. II—Continued

MUTUAL FIRE COMPANIES 1949 NORTH CAROLINA BUSINESS	Direct Writings	Net Premiums	Direct Losses Paid (Deduct Salvage)	Net Losses Incurred
Middlesex Mutual Fire, Continued—				
Tornado, windstorm and cyclone.....	\$ 185.00	\$ 148.00	\$-----	\$-----
Sprinkler leakage.....	32.00	25.00	-----	-----
Motor vehicles.....	70,255.00	75,377.00	20,446.00	22,329.00
Mill Owners Mutual Fire—				
Fire.....	20,125.00	57,397.00	3,541.00	20,411.00
Extended coverage.....	3,385.00	7,946.00	2,338.00	2,631.00
Tornado, windstorm and cyclone.....	22.00	572.00	-----	179.00
Sprinkler leakage.....	89.00	117.00	-----	-----
Riot, civil commotion and explosion.....	-----	13.00	-----	-----
Earthquake.....	-----	7.00	-----	-----
Motor vehicles.....	-----	297.00	-----	68.00
Inland navigation and transportation.....	1,488.00	2,685.00	1,315.00	1,621.00
Millers' Mutual Fire (Ill.)—				
Fire.....	217,229.00	187,901.00	18,336.00	22,352.00
Extended coverage.....	45,022.00	26,700.00	32,546.00	18,705.00
Tornado, windstorm and cyclone.....	465.00	324.00	128.00	128.00
Sprinkler leakage.....	1,633.00	1,312.00	3,274.00	504.00
Riot, civil commotion and explosion.....	-----	5.00	-----	-----
Earthquake.....	-----	4.00	-----	-----
Motor vehicles.....	221,234.00	219,216.00	57,069.00	56,502.00
Inland navigation and transportation.....	8,068.00	8,333.00	8,265.00	8,059.00
Millers Mutual Fire (Pa.)—				
Fire.....	56,683.00	27,500.00	15,809.00	7,741.00
Extended coverage.....	6,999.00	4,220.00	461.00	1,152.00
Tornado, windstorm and cyclone.....	4,384.00	510.00	107.00	125.00
Sprinkler leakage.....	522.00	65.00	-----	-----
Riot, civil commotion and explosion.....	28.00	11.00	-----	-----
Motor vehicles.....	-----	5.00	-----	-----
Inland navigation and transportation.....	-----	654.00	-----	166.00
Millers National Ins.—				
Fire.....	18,257.00	23,950.00	1,237.00	— 26,489.00
Extended coverage.....	2,563.00	3,283.00	189.00	378.00
Tornado, windstorm and cyclone.....	20.00	305.00	-----	— 724.00
Sprinkler leakage.....	-----	13.00	-----	-----
Motor vehicles.....	6,830.00	6,830.00	1,386.00	1,131.00
Ocean marine.....	-----	4.00	-----	-----
Inland navigation and transportation.....	269.00	879.00	-----	157.00
Mutual Auto Fire—				
Motor vehicles.....	50,383.00	50,227.00	20,215.00	12,301.00
Mutual Implement and Hardware Ins.—				
Fire.....	207,040.00	265,146.00	11,147.00	57,822.00
Extended coverage.....	24,252.00	28,288.00	2,318.00	2,734.00
Tornado, windstorm and cyclone.....	288.00	517.00	11,860.00	11,860.00
Sprinkler leakage.....	315.00	484.00	-----	-----
Riot, civil commotion and explosion.....	-----	5.00	-----	-----
Motor vehicles.....	8,200.00	9,350.00	32.00	466.00
Inland navigation and transportation.....	6,973.00	8,187.00	3,318.00	2,872.00
Aircraft.....	-----	3.00	-----	-----
Casualty lines.....	134,606.00	128,890.00	27,723.00	39,270.00
National Retailers Mutual Ins.—				
Fire.....	101,015.00	120,948.00	20,495.00	43,542.00
Extended coverage.....	14,534.00	14,754.00	1,378.00	14,026.00
Tornado, windstorm and cyclone.....	257.00	337.00	107.00	109.00
Sprinkler leakage.....	397.00	285.00	-----	-----
Riot, civil commotion and explosion.....	-----	12.00	-----	-----
Earthquake.....	-----	124.00	-----	-----
Motor vehicles.....	241,211.00	-----	67,751.00	-----
Inland navigation and transportation.....	14,485.00	14,644.00	12,806.00	12,829.00
Aircraft.....	1,088.00	1,088.00	5,952.00	522.00
New York Central Mutual Fire—				
Fire.....	32,485.00	17,448.00	9,285.00	3,971.00
Extended coverage.....	4,098.00	2,636.00	259.00	194.00
Tornado, windstorm and cyclone.....	37.00	37.00	-----	-----
Sprinkler leakage.....	— 5.00	1.00	-----	-----
Motor vehicles.....	18,423.00	17,399.00	4,901.00	3,731.00
Norfolk and Dedham Mutual Fire—				
Fire.....	33,387.00	34,754.00	12,399.00	11,363.00
Extended coverage.....	6,523.00	6,735.00	1,027.00	1,235.00
Tornado, windstorm and cyclone.....	6.00	8.00	-----	-----
Sprinkler leakage.....	7.00	8.00	-----	-----
Motor vehicles.....	23,426.00	23,426.00	4,210.00	3,970.00
Inland navigation and transportation.....	24.00	24.00	-----	-----
Bicycle.....	6.00	6.00	30.00	30.00

—Minus.

TABLE No. II—Continued

MUTUAL FIRE COMPANIES 1949 NORTH CAROLINA BUSINESS	Direct Writings	Net Premiums	Direct Losses Paid (Deduct Salvage)	Net Losses Incurred
Northwestern Mutual Asso.—				
Fire.....	617,104.00	723,284.00	148,302.00	230,632.00
Extended coverage.....	103,457.00	114,651.00	22,841.00	28,502.00
Tornado, windstorm and cyclone.....	1,905.00	2,533.00	667.00	742.00
Sprinkler leakage.....	1,803.00	1,179.00	-----	10.00
Riot, civil commotion and explosion.....	138.00	4.00	-----	1.00
Motor vehicles.....	29,272.00	31,274.00	4,708.00	3,015.00
Inland navigation and transportation.....	60,930.00	53,773.00	13,641.00	11,543.00
Otsego Mutual Fire—				
Fire.....	5,772.00	3,494.00	375.00	875.00
Extended coverage.....	818.00	818.00	-----	-----
Tornado, windstorm and cyclone.....	28.00	28.00	-----	-----
Pawtucket Mutual Fire—				
Fire.....	117,755.00	98,974.00	35,088.00	28,996.00
Extended coverage.....	22,403.00	19,316.00	3,023.00	2,777.00
Tornado, windstorm and cyclone.....	397.00	376.00	17.00	17.00
Sprinkler leakage.....	9.00	9.00	-----	-----
Motor vehicles.....	9,293.00	9,293.00	-----	272.00
Pennsylvania Lumbermens Mutual Fire				
Fire.....	823,741.00	312,922.00	579,310.00	120,480.00
Extended coverage.....	69,144.00	20,167.00	23,476.00	10,115.00
Tornado, windstorm and cyclone.....	1,084.00	893.00	9.00	19.00
Sprinkler leakage.....	3,042.00	996.00	-----	-----
Riot, civil commotion and explosion.....	-----	17.00	-----	1.00
Earthquake.....	-----	4.00	-----	-----
Motor vehicles.....	35,844.00	33,582.00	25,705.00	23,233.00
Inland navigation and transportation.....	5,889.00	4,920.00	4,431.00	3,090.00
Penna. Millers Mutual Fire—				
Fire.....	62,022.00	60,408.00	5,946.00	21,543.00
Extended coverage.....	8,744.00	6,194.00	363.00	2,695.00
Tornado, windstorm and cyclone.....	751.00	682.00	156.00	153.00
Sprinkler leakage.....	-----	115.00	-----	-----
Riot, civil commotion and explosion.....	-----	16.00	-----	-----
Earthquake.....	-----	4.00	-----	-----
Motor vehicles.....	-----	312.00	-----	68.00
Inland navigation and transportation.....	-----	1,679.00	-----	428.00
Penn. Mutual Fire—				
Fire.....	134,666.00	131,727.00	36,904.00	27,410.00
Extended coverage.....	21,009.00	20,342.00	4,534.00	4,763.00
Tornado, windstorm and cyclone.....	98.00	270.00	-----	-----
Sprinkler leakage.....	-----	-----	-----	-----
Philadelphia Manufacturers Mutual Fire				
Fire.....	85,809.00	63,693.00	2,889.00	3,384.00
Pioneer Co-Operative Fire—				
Fire.....	54,191.00	40,135.00	17,923.00	17,015.00
Extended coverage.....	8,234.00	6,148.00	1,319.00	762.00
Sprinkler leakage.....	2.00	2.00	-----	-----
Motor vehicles.....	4,055.00	4,055.00	646.00	-----
Preferred Mutual Fire—				
Fire.....	205,590.00	142,453.00	48,679.00	27,962.00
Extended coverage.....	29,910.00	21,653.00	5,986.00	4,525.00
Tornado, windstorm and cyclone.....	182.00	117.00	24.00	10.00
Sprinkler leakage.....	77.00	9.00	-----	-----
Motor vehicles.....	21,258.00	21,258.00	2,275.00	2,211.00
Protection Mutual Fire—				
Fire.....	69,597.00	77,207.00	15,164.00	10,624.00
Traders and Mechanics Ins.—				
Fire.....	176,703.00	110,563.00	31,119.00	18,883.00
Extended coverage.....	27,421.00	17,341.00	3,980.00	2,540.00
Tornado, windstorm and cyclone.....	137.00	99.00	9.00	9.00
Sprinkler leakage.....	72.00	75.00	-----	-----
Motor vehicles.....	56,641.00	46,832.00	16,843.00	11,560.00
Union Mutual Fire—				
Fire.....	46,942.00	31,486.00	50,356.00	15,508.00
Extended coverage.....	10,458.00	7,099.00	12,988.00	12,392.00
Tornado, windstorm and cyclone.....	60.00	19.00	-----	-----
Sprinkler leakage.....	66.00	18.00	-----	-----
Aircraft.....	15.00	4.00	15.00	3.00
Utica Fire—				
Fire.....	5,770.00	5,222.00	375.00	1,135.00
Extended coverage.....	848.00	767.00	-----	-----
Glass.....	147.00	147.00	-----	-----
Washington County—				
Fire.....	101,822.00	74,939.00	46,939.00	30,555.00
Extended coverage.....	12,168.00	9,319.00	2,260.00	1,559.00

—Minus.

TABLE No. II—Continued

MUTUAL FIRE COMPANIES 1949 NORTH CAROLINA BUSINESS	Direct Writings	Net Premiums	Direct Losses Paid (Deduct Salvage)	Net Losses Incurred
Western Millers Mutual Fire—				
Fire.....	5,367.00	28,583.00	825.00	12,401.00
Extended coverage.....	736.00	2,661.00	31.00	1,956.00
Tornado, windstorm and cyclone.....	373.00	599.00	94.00	97.00
Sprinkler leakage.....	-----	73.00	-----	-----
Riot, civil commotion and explosion.....	-----	3.00	-----	-----
Motor vehicles.....	-----	438.00	-----	120.00
Inland navigation and transportation.....	41.00	1,161.00	-----	246.00
Earthquake.....	-----	-----	-----	5.00
What Cheer Mutual Fire—				
Fire.....	11,267.00	67,193.00	524.00	6,136.00
Totals	\$ 13,134,135.00	\$ 11,194,628.00	\$ 3,830,934.00	\$ 3,103,726.00

RECAPITULATION

Fire.....	8,373,256.00	\$ 7,291,685.00	\$ 2,459,287.00	\$ 1,997,222.00
Extended coverage.....	940,081.00	804,172.00	205,804.00	190,332.00
Tornado, windstorm and cyclone.....	21,387.00	15,724.00	15,251.00	13,412.00
Sprinkler leakage.....	11,769.00	9,225.00	3,530.00	674.00
Riot, civil commotion and explosion.....	416.00	54.00	75.00	1,751.00
Earthquake.....	— 35.00	71.00	-----	5.00
Hail.....	796,102.00	389,388.00	214,016.00	107,007.00
Motor vehicles.....	2,493,436.00	2,235,875.00	761,232.00	641,870.00
Ocean marine.....	-----	4.00	-----	-----
Inland navigation and transportation.....	347,677.00	305,483.00	132,883.00	105,736.00
Aircraft.....	6,230.00	4,530.00	9,047.00	4,303.00
Auto liability and property damage.....	332.00	155.00	-----	-----
Plate glass.....	7,421.00	7,421.00	2,056.00	2,028.00
Casualty lines.....	134,608.00	128,890.00	27,723.00	39,270.00
Bicycle.....	6.00	6.00	30.00	30.00
Use and occupancy.....	1,451.00	1,945.00	-----	86.00
Totals	\$ 13,134,135.00	\$ 11,194,628.00	\$ 3,530,934.00	\$ 3,103,726.00

MUTUAL FIRE ASSOCIATIONS OF N. C. 1949	Net Premiums Received	Net Losses Paid
Alamance Farmers Mutual Fire.....	\$ 22,612.00	\$ 9,576.00
Carbarrus Mutual Fire.....	16,555.00	1,662.00
Davidson County Mutual Ins.....	39,444.00	15,844.00
Farmers Mutual Fire of Edgecombe County.....	7,554.00	2,800.00
Gaston County Mutual Fire.....	17,576.00	5,241.00
Halifax County Mutual Fire.....	10,342.00	3,700.00
Mecklenburg Farmers Mutual Fire.....	17,517.00	11,064.00
Mutual Tobacco Barn.....	7,496.00	1,200.00
N. C. Grange Mutual Fire.....	12,005.00	17,545.00
Rowan Mutual Fire.....	25,918.00	3,058.00
Stanly Mutual Fire.....	10,941.00	1,738.00
Totals.....	187,960.00	\$ 73,428.00

—Minus.

TABLE No. II—Continued

RECIPROCAL COMPANIES NORTH CAROLINA BUSINESS 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Affiliated Underwriters—				
Fire.....	\$ 9,060.00	\$ 8,279.00	\$ 78.00	\$ 587.00
Extended coverage.....	791.00	791.00	39.00	39.00
Tornado, windstorm and cyclone.....			150.00	150.00
Sprinkler.....	79.00	79.00		
Inland marine.....	— 49.00	— 49.00	712.00	712.00
American Exchange Underwriters—				
Fire.....	1,772.00	1,715.00		
Extended coverage.....	— 1,059.00	— 1,059.00		
Tornado, windstorm and cyclone.....	3.00	3.00		
Sprinkler.....	— 123.00	— 123.00	73.00	73.00
Casualty Reciprocal Exchange—				
Auto fire.....	308.00	308.00		
Auto theft.....	40.00	40.00		
Auto liability.....	19,771.00	13,469.00	5,742.00	— 993.00
Auto property damage.....	9,639.00	7,638.00	3,065.00	2,814.00
Auto collision.....	3,268.00	3,268.00	51.00	221.00
Prop. dam. & coll. other than auto.....	325.00	325.00	3.00	3.00
Liability other than auto.....	11,072.00	784.00	8,618.00	304.00
Workmen's compensation.....	17,455.00	17,455.00	11,148.00	8,045.00
Auto comprehensive.....	1,296.00	1,296.00	7.00	7.00
Consolidated Underwriters—				
Auto fire.....	1,091.00	1,091.00	174.00	174.00
Auto theft.....	2,007.00	2,007.00	20.00	20.00
Auto liability.....	14,837.00	14,837.00	139.00	2,683.00
Auto property damage.....	9,075.00	9,075.00	1,966.00	1,707.00
Auto collision.....	7,175.00	7,175.00	1,210.00	1,468.00
Prop. dam. & coll. other than auto.....	384.00	384.00		
Liability other than auto.....	4,504.00	4,504.00		375.00
Workmen's compensation.....	141,177.00	141,177.00	75,467.00	51,226.00
Auto miscellaneous.....	1,265.00	1,265.00	212.00	182.00
Fireproof Sprinklered Underwriters—				
Fire.....	787.00	762.00	32.00	32.00
Extended coverage.....	— 471.00	— 471.00		
Tornado, windstorm and cyclone.....	1.00	1.00		
Sprinkler.....	— 55.00	— 55.00		
Individual Underwriters—				
Fire.....	2,953.00	2,858.00		
Extended coverage.....	— 1,765.00	— 1,765.00		
Tornado, windstorm and cyclone.....	5.00	5.00		
Sprinkler.....	— 205.00	— 205.00	122.00	122.00
Riot and civil commotion.....				
Explosion.....				
Inland marine.....				
Earthquake.....				
Lumbermen's Underwriting Alliance—				
Fire.....	239,220.00	221,112.00	2,980.00	5,044.00
Extended coverage.....	17,833.00	16,654.00	196.00	187.00
Metropolitan Inter-Insurers—				
Fire.....	1,772.00	1,715.00		
Extended coverage.....	— 1,059.00	— 1,059.00		
Tornado, windstorm and cyclone.....	3.00	3.00		
Sprinkler.....	— 123.00	— 123.00	73.00	73.00
New York Reciprocal—				
Fire.....	2,559.00	2,477.00		
Extended coverage.....	— 1,530.00	— 1,530.00		
Tornado, windstorm and cyclone.....	4.00	4.00		
Sprinkler.....	— 177.00	— 177.00	106.00	106.00
Reciprocal Exchange—				
Fire.....	13,223.00	11,276.00	403.00	403.00
Extended coverage.....	2,494.00	2,110.00	434.00	434.00
Inland marine.....		33.00	225.00	60.00
Motor vehicles.....	124.00	124.00		
Universal Underwriters—				
Auto fire.....	7,500.00	6,336.00	251.00	251.00
Auto theft.....	3,960.00	3,960.00	381.00	778.00
Auto collision.....	2,995.00	2,995.00	1,315.00	1,315.00
Fire.....	51,596.00	45,777.00	374.00	503.00
Extended coverage.....	5,951.00	5,175.00	278.00	757.00
Warner Reciprocal Insurers—				
Fire.....	19,807.00	19,807.00	9.00	— 1.00
Extended coverage.....	606.00	606.00		
Tornado, windstorm and cyclone.....	51.00	51.00		
Totals	\$ 623,293.00	\$ 574,261.00	\$ 116,119.00	\$ 80,327.00

—Minus

TABLE No. II—Continued

RECAPITULATION

RECIPROCAL COMPANIES NORTH CAROLINA BUSINESS 1949	Direct Writings	Net Premiums	Direct Losses Paid (Deducting Salvage)	Net Losses Incurred
Fire.....	342,749.00	\$ 315,778.00	\$ 3,876.00	\$ 6,568.00
Extended coverage.....	21,791.00	19,452.00	947.00	1,417.00
Tornado, windstorm and cyclone.....	67.00	67.00	150.00	150.00
Sprinkler.....	— 604.00	— 604.00	374.00	374.00
Auto fire.....	8,899.00	7,735.00	425.00	425.00
Auto theft.....	6,007.00	6,007.00	401.00	798.00
Auto liability.....	34,608.00	28,306.00	5,881.00	1,990.00
Auto collision.....	13,438.00	13,438.00	2,576.00	3,104.00
Prop. dam. & coll. other than auto.....	709.00	709.00	3.00	3.00
Liability other than auto.....	15,576.00	5,288.00	8,618.00	679.00
Workmen's compensation.....	158,632.00	158,632.00	86,615.00	59,271.00
Auto comprehensive.....	1,296.00	1,296.00	7.00	7.00
Auto miscellaneous.....	1,265.00	1,265.00	212.00	182.00
Glass.....	71.00	71.00	66.00	66.00
Motor vehicles.....	124.00	124.00	—	—
Auto property damage.....	18,714.00	16,713.00	5,031.00	4,521.00
Inland marine.....	— 49.00	— 16.00	937.00	772.00
Totals	\$ 623,293.00	\$ 574,261.00	\$ 116,119.00	\$ 80,327.00

RECAPITULATION—1949

Fire.....	\$ 29,013,918.00	\$ 26,930,167.00	\$ 10,163,671.00	\$ 8,991,524.00
Extended coverage.....	3,562,109.00	3,277,865.00	692,673.00	654,322.00
Tornado, windstorm and cyclone.....	131,555.00	119,847.00	40,456.00	37,634.00
Sprinkler leakage.....	67,582.00	60,697.00	37,471.00	28,807.00
Riot, civil commotion and explosion.....	60,594.00	51,104.00	78.00	1,753.00
Earthquake.....	879.00	792.00	—	6.00
Hail.....	3,767,412.00	3,262,470.00	973,779.00	851,476.00
Motor vehicles.....	22,479,885.00	21,053,046.00	6,679,248.00	7,225,078.00
Ocean marine.....	149,536.00	122,136.00	42,106.00	14,278.00
Inland navigation and transportation.....	2,006,980.00	2,151,028.00	757,084.00	636,893.00
Aircraft.....	475,882.00	117,249.00	44,653.00	26,441.00
Rain and flood.....	13,373.00	13,997.00	45.00	45.00
Water damage.....	43.00	22.00	—	—
Ocean marine, war risks only.....	126.00	211.00	—	162.00
Cotton Ins. Asso.-Fire.....	183,441.00	—	—	—
Miscellaneous.....	252.00	1,547.00	—	—
Auto liability.....	34,774.00	28,384.00	5,881.00	1,990.00
Auto Property damage.....	18,880.00	16,796.00	5,031.00	4,521.00
Plate glass.....	7,492.00	7,492.00	2,122.00	2,094.00
Casualty Lines.....	134,606.00	128,890.00	27,723.00	39,270.00
Bicycle.....	6.00	6.00	30.00	30.00
Use and Occupancy.....	1,451.00	1,945.00	—	86.00
Auto fire.....	8,899.00	7,735.00	425.00	425.00
Auto theft.....	6,007.00	6,007.00	401.00	798.00
Auto collision.....	13,438.00	13,438.00	2,576.00	3,104.00
Prop. dam. and coll. other than auto.....	709.00	709.00	3.00	3.00
Liability other than auto.....	15,576.00	5,288.00	8,618.00	679.00
Workmen's compensation.....	158,632.00	158,632.00	86,615.00	59,271.00
Auto comprehensive.....	1,296.00	1,296.00	7.00	7.00
Auto miscellaneous.....	1,265.00	1,265.00	212.00	182.00
Vessels-Fire.....	—	265.00	—	—
Totals	\$ 62,316,598.00	\$ 57,540,260.00	\$ 19,570,908.00	\$ 18,580,939.00
Stock Companies of the United States.....	\$ 46,064,420.00	\$ 43,406,938.00	\$ 14,811,247.00	\$ 14,643,758.00
Stock Companies of other Countries.....	\$ 2,494,750.00	\$ 2,176,473.00	\$ 812,608.00	\$ 679,700.00
Totals	\$ 48,559,170.00	\$ 45,583,411.00	\$ 15,623,855.00	\$ 15,323,458.00
Mutual Companies.....	\$ 13,134,135.00	\$ 11,194,628.00	\$ 3,830,934.00	\$ 3,103,726.00
Mutual Companies of North Carolina.....	—	\$ 187,960.00	—	\$ 73,428.00*
Reciprocal Companies.....	\$ 623,293.00	\$ 574,261.00	\$ 116,119.00	\$ 80,327.00
GRAND TOTALS	\$ 62,316,598.00	\$ 57,540,260.00	\$ 19,570,908.00	\$ 18,580,939.00

—Minus—

*Losses Paid

TABLE

Showing the income, disbursements, net premiums received, net losses paid, and inland companies (licensed to do business in

LIFE COMPANIES 1949	Total Income	Total Disbursements	Net Premiums Received
Acacia Mutual Life.....	\$ 35,685,047.00	\$ 19,870,599.00	\$ 24,405,422.00
Aetna Life.....	272,185,843.00	148,267,304.00	196,747,605.00
American Health.....	1,735,157.00	1,602,582.00	1,723,314.00
American National.....	78,551,391.00	35,286,330.00	51,469,454.00
Atlantic Life.....	8,965,727.00	5,561,663.00	5,387,842.00
Bankers Life.....	78,519,346.00	44,991,136.00	50,542,914.00
Bankers Security Life.....	1,739,431.00	1,585,058.00	1,618,244.00
Benefit Asso. of Railway Employees.....	13,670,554.00	12,572,013.00	13,222,418.00
Coastal Plain Life.....	151,332.00	190,393.00	144,067.00
Columbian National Life.....	13,122,546.00	8,870,630.00	8,884,789.00
Connecticut General Life.....	150,923,762.00	83,638,228.00	113,626,107.00
Connecticut Mutual Life.....	123,483,330.00	73,441,733.00	70,046,117.00
Continental Assurance.....	48,273,293.00	29,380,978.00	37,328,837.00
Continental Life.....	9,832,214.00	5,645,847.00	7,525,094.00
Credit Life.....	2,287,167.00	2,035,931.00	2,253,726.00
Durham Life.....	8,327,266.00	5,728,991.00	7,105,636.00
Empire State Mutual Life.....	2,376,609.00	2,079,714.00	2,158,799.00
Equitable Life Assurance Society.....	\$47,448,784.00	481,330,862.00	600,599,535.00
Expressmen's Mutual Life.....	1,537,557.00	980,803.00	1,050,031.00
Farm Bureau Life.....	8,113,511.00	3,518,872.00	6,754,166.00
Federal Life.....	7,308,078.00	5,752,134.00	5,905,028.00
Fidelity Mutual Life.....	33,818,530.00	22,043,100.00	20,651,269.00
Franklin Life.....	39,352,981.00	19,394,723.00	30,651,692.00
General American Life.....	29,627,199.00	23,677,986.00	20,710,253.00
Guardian Life.....	41,500,976.00	23,675,265.00	25,528,649.00
Home Beneficial Life.....	20,492,380.00	13,626,607.00	18,688,558.00
Home Life.....	36,184,256.00	20,846,555.00	21,934,116.00
Home Security Life.....	4,844,644.00	2,827,901.00	4,252,728.00
Imperial Life.....	4,845,600.00	2,759,616.00	4,193,603.00
Independence Mutual Life.....	86,726.00	71,837.00	83,497.00
Inter-Ocean Ins.....	5,261,476.00	5,151,798.00	5,151,454.00
Jefferson Standard Life.....	43,001,805.00	22,189,894.00	27,484,216.00
John Hancock Mutual Life.....	523,677,514.00	299,506,853.00	407,319,606.00
Kansas City Life.....	32,365,712.00	18,506,276.00	22,467,819.00
Liberty Life.....	13,450,289.00	7,722,048.00	11,298,150.00
Life Insurance Co. of Georgia.....	35,348,736.00	28,482,697.00	33,280,008.00
Life Ins. Co. of Virginia.....	42,896,712.00	25,083,472.00	32,859,620.00
Life and Casualty Ins.....	29,420,081.00	17,700,128.00	25,232,065.00
Lincoln National Life.....	98,924,186.00	52,596,026.00	74,513,824.00
Maryland Life.....	773,749.00	670,932.00	421,595.00
Massachusetts Mutual Life.....	188,812,431.00	114,796,220.00	102,542,552.00
Metropolitan Life.....	1,717,102,339.00	1,151,613,765.00	1,276,418,306.00
Midland Mutual Life.....	9,064,843.00	5,445,553.00	5,895,003.00
Minnesota Mutual Life.....	22,846,900.00	12,587,032.00	16,534,997.00
Monumental Life.....	22,894,660.00	14,960,489.00	19,359,864.00
Mutual Benefit Life.....	173,296,512.00	116,478,015.00	99,336,046.00
Mutual Life.....	238,460,415.00	169,901,743.00	131,765,310.00
National Life.....	66,614,855.00	40,902,635.00	39,641,740.00
New England Mutual Life.....	170,472,479.00	92,894,522.00	99,140,484.00
New York Life.....	581,898,922.00	361,028,079.00	334,771,773.00
North American Accident.....	11,138,969.00	9,762,555.00	10,427,971.00
North Carolina Mutual Life.....	10,159,056.00	7,012,398.00	8,766,276.00
Northwestern Mutual Life.....	348,619,512.00	200,616,934.00	222,181,574.00
Occidental Life.....	3,501,399.00	2,153,761.00	2,479,811.00
Ohio State Life.....	9,029,333.00	4,996,938.00	6,336,359.00
Old Republic Credit Life.....	4,142,062.00	3,718,842.00	4,078,148.00
Pacific Mutual Life.....	61,829,047.00	43,994,016.00	39,533,141.00
Pan American Life.....	22,410,718.00	13,112,734.00	16,656,778.00
Paul Revere Life.....	16,738,293.00	11,354,460.00	14,641,646.00
Penn Mutual Life.....	161,223,794.00	102,290,921.00	84,494,568.00
Philadelphia Life.....	4,274,414.00	2,356,397.00	3,025,939.00
Phoenix Mutual Life.....	72,662,941.00	40,805,198.00	42,932,177.00
Pilot Life.....	18,030,900.00	10,620,754.00	14,256,289.00
Protective Life.....	10,726,449.00	7,399,643.00	9,004,948.00
Provident Life and Accident.....	34,461,876.00	28,918,614.00	32,300,378.00

total admitted assets, total liabilities, capital stock, surplus of fire, marine this state) for year ending December 31, 1949.

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus	Reserves
10,406,695.00	209,276,328.00	201,809,299.00	-----	7,467,030.00	-----
99,029,142.00	1,642,774,555.00	1,511,805,331.00	15,000,000.00	65,969,224.00	50,000,000.00
805,963.00	1,137,555.00	460,948.00	300,000.00	375,366.00	1,245.00
13,631,515.00	300,211,073.00	262,755,615.00	10,000,000.00	20,515,458.00	6,750,000.00
2,956,762.00	57,027,480.00	53,520,151.00	500,000.00	2,507,328.00	500,000.00
26,512,791.00	494,529,369.00	464,868,771.00	-----	27,365,372.00	2,295,227.00
599,313.00	2,851,412.00	695,046.00	437,500.00	1,418,866.00	300,000.00
8,411,913.00	7,839,359.00	5,111,608.00	-----	2,486,374.00	241,377.00
24,832.00	197,804.00	19,245.00	150,000.00	28,564.00	-----
5,179,989.00	86,933,200.00	77,072,827.00	3,000,000.00	5,760,373.00	1,100,000.00
52,728,718.00	759,996,140.00	700,891,401.00	6,000,000.00	30,793,739.00	21,411,000.00
41,786,542.00	781,744,383.00	729,446,184.00	-----	39,740,906.00	12,557,293.00
17,566,522.00	148,366,361.00	132,626,511.00	3,000,000.00	9,624,850.00	3,115,000.00
1,483,151.00	39,058,891.00	35,588,898.00	1,500,000.00	1,469,903.00	500,000.00
581,456.00	2,019,546.00	989,222.00	450,000.00	580,323.00	-----
1,573,545.00	31,431,819.00	25,648,336.00	2,000,000.00	2,783,482.00	1,000,000.00
853,255.00	4,177,463.00	3,696,546.00	-----	430,801.00	50,115.00
334,667,759.00	5,269,289,168.00	4,946,855,945.00	-----	313,153,223.00	9,250,000.00
673,364.00	14,451,369.00	13,034,235.00	-----	659,980.00	757,155.00
1,410,815.00	25,982,991.00	21,850,226.00	200,000.00	1,800,000.00	2,132,765.00
3,212,371.00	30,023,807.00	27,001,276.00	1,000,000.00	2,022,531.00	-----
13,194,889.00	230,401,820.00	221,618,865.00	-----	9,297,892.00	85,064.00
6,872,119.00	145,302,398.00	136,302,398.00	2,312,500.00	6,687,500.00	-----
17,103,981.00	177,565,966.00	173,334,111.00	-----	4,076,855.00	225,950.00
13,127,687.00	279,798,048.00	262,632,077.00	-----	15,165,972.00	2,000,000.00
5,187,822.00	53,660,538.00	47,826,919.00	1,000,000.00	4,233,619.00	600,000.00
10,948,863.00	223,365,371.00	211,279,778.00	-----	9,735,593.00	2,350,000.00
835,718.00	16,339,098.00	14,124,410.00	500,000.00	1,205,688.00	500,000.00
682,914.00	16,422,753.00	14,341,669.00	600,000.00	1,331,683.00	150,000.00
12,000.00	87,097.00	30,455.00	-----	56,641.00	-----
2,378,565.00	3,727,257.00	2,030,361.00	500,000.00	500,000.00	696,895.00
11,209,415.00	242,758,227.00	213,758,227.00	10,000,000.00	16,000,000.00	3,000,000.00
196,348,529.00	2,696,566,366.00	2,478,455,449.00	-----	192,214,918.00	25,836,000.00
10,569,240.00	224,313,023.00	212,344,367.00	4,000,000.00	7,968,656.00	-----
2,932,575.00	45,259,294.00	40,817,609.00	1,000,000.00	2,692,285.00	750,000.00
7,488,461.00	46,991,722.00	35,080,830.00	7,000,000.00	3,416,882.00	1,500,000.00
11,905,299.00	238,351,704.00	212,037,933.00	6,000,000.00	12,499,484.00	7,814,288.00
5,612,775.00	105,869,036.00	86,705,583.00	6,000,000.00	4,163,453.00	9,000,000.00
31,988,771.00	424,478,245.00	384,818,643.00	5,060,000.00	34,659,612.00	-----
407,202.00	7,055,521.00	6,379,846.00	100,000.00	410,903.00	164,772.00
64,171,392.00	1,312,915,311.00	1,237,962,483.00	-----	68,452,829.00	6,500,000.00
768,627,888.00	9,707,947,682.00	9,149,315,803.00	-----	474,379,879.00	84,252,000.00
3,019,455.00	63,697,795.00	58,804,367.00	300,000.00	3,091,177.00	1,502,251.00
6,646,063.00	114,902,189.00	108,658,302.00	-----	6,243,887.00	-----
5,428,109.00	104,662,952.00	93,181,327.00	4,000,000.00	6,421,624.00	1,000,000.00
71,436,675.00	1,238,351,336.00	1,209,375,662.00	-----	-----	37,976,274.00
109,808,462.00	2,074,712,420.00	1,990,742,062.00	-----	157,469,914.00	16,500,444.00
23,985,289.00	424,165,351.00	403,780,265.00	-----	20,117,141.00	268,004.00
55,608,607.00	1,082,818,347.00	1,010,486,081.00	-----	55,332,266.00	17,000,000.00
220,250,250.00	4,674,990,644.00	4,366,397,324.00	-----	283,533,320.00	25,000,000.00
4,112,885.00	19,229,611.00	16,923,715.00	1,000,000.00	1,155,896.00	150,000.00
2,581,276.00	26,250,601.00	22,559,601.00	-----	2,325,000.00	1,375,000.00
131,931,808.00	2,442,654,354.00	2,286,125,944.00	-----	-----	156,528,410.00
810,796.00	16,311,627.00	14,650,688.00	530,000.00	1,130,940.00	-----
2,563,445.00	51,123,888.00	46,350,309.00	1,000,000.00	1,500,000.00	2,263,579.00
1,056,983.00	3,382,807.00	2,023,899.00	594,000.00	644,908.00	714,090.00
24,674,987.00	376,777,895.00	361,509,343.00	1,000,000.00	12,418,839.00	1,849,713.00
6,284,819.00	192,609,957.00	95,895,546.00	287,880.00	5,055,531.00	1,371,000.00
5,183,244.00	55,699,261.00	39,898,065.00	2,300,000.00	11,676,422.00	1,824,774.00
62,554,393.00	1,240,665,624.00	1,171,999,868.00	-----	-----	68,665,757.00
1,239,559.00	24,153,611.00	22,832,798.00	700,000.00	620,813.00	-----
24,647,862.00	511,012,616.00	479,603,969.00	-----	23,936,853.00	7,351,794.00
5,277,977.00	72,490,030.00	62,715,030.00	1,099,000.00	7,060,000.00	1,775,000.00
4,746,058.00	36,273,604.00	33,248,554.00	1,060,000.00	1,525,050.00	500,900.00
20,183,106.00	54,603,392.00	35,520,970.00	4,200,000.00	4,600,000.00	10,273,422.00

TABLE No. III

LIFE COMPANIES 1949	Total Income	Total Disbursements	Net Premiums Received
Provident Mutual Life.....	79,468,594.00	53,930,294.00	40,455,537.00
Prudential Ins. Co. of Amer.....	1,400,470,046.00	928,679,698.00	1,046,346,546.00
Pyramid Life.....	1,000,387.00	814,747.00	882,646.00
Quaker City Life.....	4,285,702.00	3,515,994.00	4,160,425.00
Reliance Life.....	45,039,804.00	25,704,747.00	30,992,260.00
Reserve Life.....	18,707,426.00	11,395,302.00	13,534,933.00
Security Life and Trust Co.....	6,568,726.00	3,953,955.00	5,059,398.00
Security Mutual Life.....	12,060,598.00	7,944,298.00	8,792,748.00
Shenandoah Life.....	9,355,242.00	6,804,445.00	7,457,232.00
Southern Life.....	3,389,674.00	2,293,703.00	3,112,401.00
State Capital Life.....	3,818,873.00	2,694,255.00	3,644,267.00
State Farm Life.....	11,550,982.00	5,393,195.00	8,819,394.00
State Life.....	8,832,028.00	6,450,009.00	5,539,662.00
State Mutual Life Assurance Co.....	55,313,712.00	33,236,847.00	34,178,328.00
Sun Life Assurance Co.....	92,992,568.00	65,888,800.00	55,818,611.00
Travelers Ins.....	228,335,871.00	159,693,677.00	149,652,925.00
Union Central Life.....	76,040,768.00	55,382,855.00	41,198,349.00
Union Mutual Life.....	14,378,064.00	10,617,181.00	11,161,412.00
United Benefit Life.....	42,729,658.00	25,129,518.00	37,786,481.00
United Life and Accident.....	3,615,920.00	2,162,127.00	2,664,992.00
Volunteer State Life.....	6,423,341.00	4,166,858.00	3,924,469.00
Washington National Ins.....	46,354,057.00	36,054,655.00	38,445,163.00
World Ins.....	9,289,204.00	7,935,682.00	8,987,586.00
Winston Mutual Life.....	685,010.00	457,848.00	596,331.00
Totals	8,911,230,844.00	5,608,882,414.00	6,194,866,096.00
ASSESSMENT LIFE			
Liberty Mutual.....	\$ 772,716.00	\$ 691,703.00	\$ 767,913.00

—Continued

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus	Reserves
32,989,262.00	621,006,279.00	583,213,069.00	-----	-----	37,793,210.00
592,546,561.00	8,325,414,772.00	8,236,615,093.00	-----	88,799,679.00	-----
218,443.00	2,656,986.00	2,215,962.00	200,000.00	241,024.00	-----
617,991.00	4,239,041.00	2,825,089.00	300,000.00	1,113,951.00	-----
14,677,974.00	279,632,440.00	265,267,357.00	1,500,000.00	7,347,834.00	5,517,249.00
5,146,985.00	10,807,377.00	9,161,628.00	300,000.00	900,000.00	445,749.00
1,658,640.00	24,543,423.00	22,740,700.00	750,000.00	852,723.00	200,000.00
3,947,160.00	55,662,711.00	52,693,366.00	-----	2,519,346.00	450,000.00
4,179,764.00	29,023,818.00	25,606,825.00	500,000.00	1,200,000.00	1,716,993.00
570,644.00	6,707,811.00	4,718,266.00	150,000.00	1,533,544.00	300,000.00
497,969.00	5,175,919.00	4,405,356.00	250,000.00	520,562.00	-----
1,847,023.00	36,163,016.00	30,601,407.00	300,000.00	5,261,608.00	-----
4,346,385.00	73,825,048.00	71,564,953.00	-----	1,810,095.00	450,000.00
19,316,646.00	355,751,508.00	338,369,587.00	-----	12,917,121.00	4,464,800.00
41,735,544.00	616,965,182.00	593,205,043.00	300,000.00	-----	23,460,149.00
110,475,937.00	1,879,400,380.00	1,677,550,251.00	40,000,000.00	111,894,641.00	49,955,488.00
33,547,812.00	625,508,329.00	598,137,801.00	2,500,000.00	16,870,528.00	8,000,000.00
4,263,941.00	52,953,543.00	49,815,893.00	-----	2,377,650.00	760,000.00
10,937,846.00	119,435,820.00	108,988,948.00	1,000,000.00	8,946,872.00	500,000.00
1,110,921.00	23,564,323.00	21,065,926.00	400,000.00	1,436,897.00	661,500.00
2,234,947.00	44,096,841.00	40,944,258.00	1,000,000.00	1,250,000.00	902,582.00
15,821,775.00	123,327,323.00	100,588,997.00	5,000,000.00	13,338,326.00	4,400,000.00
2,871,706.00	7,043,541.00	5,739,005.00	-----	804,535.00	500,000.00
136,955.00	1,728,866.00	1,333,971.00	-----	250,000.00	144,895.00
3,499,533,557.00	54,243,639,082.00	51,038,051,012.00	159,917,880.00	2,294,103,954.00	864,942,233.00
257,825.00	262,522.00	47,298.00	-----	-----	164,100.00

TABLE No. IV—BUSINESS IN NORTH CAROLINA

Showing direct writings, net premiums received, direct losses (deducting salvage) and net losses incurred for 1949.

Life Companies of North Carolina 1949 Ordinary Business	Insurance Written		Premiums Received
	Number of Policies	Amount	
Coastal Plain Life.....	151	\$ 320,000.00	\$ 9,399.00
Durham Life.....	7,162	10,346,338.00	1,578,473.00
Home Security Life.....	31,680	17,428,413.00	1,195,243.00
Imperial Life.....	10,096	11,562,925.00	1,015,430.00
Independence Mutual Life.....	69	95,800.00	7,713.00
Jefferson Standard Life.....	6,666	24,566,099.00	7,207,681.00
North Carolina Mutual Life.....	1,651	1,901,400.00	496,703.00
Pilot Life.....	5,342	15,041,121.00	3,350,417.00
Pyramid Life.....	326	477,125.00	128,115.00
Security Life and Trust.....	11,240	35,175,997.00	3,538,318.00
Southern Life.....	3,591	3,924,000.00	282,292.00
State Capital Life.....	211,566	34,208,965.00	680,880.00
Winston Mutual Life.....	320	250,000.00	46,654.00
Totals.....	289,860	\$ 155,298,183.00	\$ 19,537,318.00

Life Companies of North Carolina 1949 Industrial Business	Insurance Written		Premiums Received
	Number of Policies	Amount	
Coastal Plain Life.....	11,029	\$ 3,021,946.00	\$ 67,550.00
Durham Life.....	63,929	19,931,635.00	3,588,847.00
Home Security Life.....	45,336	15,799,274.00	3,078,031.00
Imperial Life.....	54,626	20,608,256.00	3,111,626.00
Independence Mutual Life.....	7,568	1,793,519.00	75,784.00
North Carolina Mutual Life.....	37,962	9,408,179.00	998,082.00
Pilot Life.....	97,088	39,263,418.00	4,336,058.00
Southern Life.....	111,748	36,646,562.00	2,830,108.00
State Capital Life.....	10,841	5,057,488.00	1,295,516.00
Winston Mutual Life.....	12,144	2,723,919.00	415,505.00
Totals.....	452,271	\$ 154,254,196.00	\$ 19,797,107.00

TABLE No. IV—Continued

Insurance Terminated		Losses Incurred	In Force December 31, 1949	
Number of Policies	Amount		Number of Policies	Amount
17	\$ 25,500.00	\$ -----	134	\$ 294,500.00
3,450	5,018,541.00	131,508.00	44,644	55,144,781.00
28,433	10,962,710.00	101,125.00	53,527	42,683,320.00
2,390	3,078,201.00	78,127.00	31,457	36,726,431.00
37	32,600.00	750.00	381	209,550.00
3,523	10,819,189.00	1,779,793.00	99,381	248,137,279.00
1,034	1,052,235.00	62,253.00	16,935	12,420,535.00
3,554	8,860,945.00	1,021,837.00	58,282	121,864,068.00
447	564,675.00	37,286.00	2,461	4,241,905.00
8,080	21,474,308.00	552,429.00	59,711	138,132,609.00
2,363	2,373,507.00	24,250.00	8,844	8,190,762.00
191,411	27,460,269.00	146,803.00	112,887	53,668,757.00
251	204,271.00	4,156.00	1,371	886,321.00
244,990	\$ 91,926,951.00	\$ 3,940,317.00	\$ 490,015	\$ 722,600,818.00

Insurance Terminated		Losses Incurred	In Force December 31, 1949	
Number of Policies	Amount		Number of Policies	Amount
8,521	\$ 2,336,240.00	\$ 15,186.00	6,436	\$ 1,758,676.00
66,453	20,521,379.00	527,993.00	424,933	91,036,500.00
46,342	15,859,765.00	384,960.00	331,848	80,125,046.00
55,001	23,383,426.00	236,362.00	267,155	73,277,011.00
7,577	1,872,243.00	12,289.00	6,803	1,866,028.00
26,433	8,716,015.00	119,333.00	163,402	22,938,431.00
93,775	35,944,113.00	609,155.00	422,884	129,850,488.00
100,838	33,351,234.00	512,082.00	273,261	61,611,205.00
10,254	4,846,532.00	140,603.00	59,734	20,115,158.00
12,633	2,589,218.00	89,500.00	50,087	8,682,214.00
427,827	\$ 149,420,165.00	\$ 2,647,463.00	2,066,543	\$ 491,260,757.00

TABLE No. IV

Life Companies of other States 1949 Ordinary Business	Insurance Written		Premiums Received
	Number of Policies	Amount	
Acacia Mutual Life.....	600	\$ 3,670,529.00	\$ 571,125.00
Aetna Life.....	801	2,964,401.00	820,087.00
American National Ins.....	4,458	7,947,794.00	189,924.00
Atlantic Life.....	1,065	4,723,978.00	863,255.00
Bankers Life.....	1	5,304.00	120,431.00
Benefit Asso. of Railway Employees.....	6	15,933.00	261.00
Columbian National Life.....	102	746,079.00	119,453.00
Connecticut General Life.....	189	1,437,038.00	136,194.00
Connecticut Mutual Life.....	795	4,191,153.00	924,235.00
Continental Assurance.....	4	28,480.00	16,680.00
Continental Life.....	3,428	5,766,360.00	858,078.00
Credit Life.....	4,176	1,183,078.00	18,355.00
Empire State Mutual Life.....	44	60,500.00	479.00
Equitable Life Assur. Society.....	1,804	8,251,681.00	2,918,155.00
Expressmen's Mutual Life.....	223	232,109.00	36,312.00
Farm Bureau Life.....	1,193	5,212,987.00	337,002.00
Federal Life.....	152	292,786.00	71,977.00
Fidelity Mutual Life.....	130	1,002,243.00	401,978.00
Franklin Life.....	728	1,669,516.00	151,859.00
General American Life.....	7	82,100.00	36,033.00
Guardian Life.....	67	359,500.00	111,697.00
Home Beneficial Life.....	121	237,432.00	5,682.00
Home Life.....	138	1,061,705.00	349,604.00
Inter-Ocean Ins.....	10	49,000.00	1,525.00
John Hancock Mutual Life.....	347	1,258,058.00	373,327.00
Kansas City Life.....	51	104,826.00	57,340.00
Liberty Life.....	3,622	8,877,528.00	356,909.00
Life Ins. Co. of Georgia.....	407	904,510.00	28,114.00
Life Ins. Co. of Virginia.....	2,922	9,542,709.00	1,800,223.00
Life and Casualty.....	3,111	6,043,587.00	979,791.00
Lincoln National Life.....	2,080	8,879,130.00	376,984.00
Maryland Life.....	40	64,004.00	65,845.00
Massachusetts Mutual Life.....	468	2,194,429.00	668,306.00
Metropolitan Life.....	4,529	13,723,179.00	4,727,661.00
Midland Mutual Life.....	75	323,673.00	116,051.00
Minnesota Mutual Life.....	548	2,259,130.00	495,245.00
Monumental Life.....	112	158,000.00	9,241.00
Mutual Benefit Life.....	231	2,064,506.00	1,170,380.00
Mutual Life.....	1,113	6,367,971.00	2,084,405.00
National Life.....	903	2,751,596.00	826,432.00
New England Mutual Life.....	735	2,716,976.00	805,698.00
New York Life.....	2,088	9,396,622.00	3,465,298.00
North American Accident.....	4	13,271.00	1,473.00
Northwestern Mutual Life.....	732	6,296,613.00	2,045,131.00
Occidental Life.....	2,137	6,905,448.00	1,221,285.00
Ohio State Life.....	88	91,500.00	87,200.00
Old Republic Credit Life.....	1,017	262,445.00	3,742.00
Pacific Mutual Life.....	16	168,955.00	153,085.00
Pan-American Life.....	48	139,789.00	52,655.00
Paul Revere Life.....	316	824,854.00	213,279.00
Penn Mutual Life.....	492	2,517,263.00	519,666.00
Philadelphia Life.....	224	1,715,056.00	155,910.00
Phoenix Mutual Life.....	646	3,037,535.00	916,563.00
Protective Life.....	319	1,203,207.00	204,735.00
Provident Life and Accident.....	926	2,406,574.00	522,672.00
Provident Mutual Life.....	359	2,845,098.00	581,558.00
Prudential Ins.....	2,958	8,245,576.00	2,308,706.00
Reliance Life.....	468	2,259,132.00	714,126.00
Reserve Life.....	375	1,005,368.00	7,315.00
Security Mutual Life.....	12	19,246.00	24,383.00
Shenadoah Life.....	367	1,363,087.00	487,731.00
State Farm Life.....	45	121,857.00	16,007.00
State Life.....	57	130,615.00	62,113.00
State Mutual Life Assurance.....	285	1,081,786.00	275,225.00
Sun Life Assurance.....	199	932,376.00	356,281.00

—Continued

Insurance Terminated		Losses Incurred	In Force December 31, 1949	
Number of Policies	Amount		Number of Policies	Amount
305	\$ 1,224,937.00	\$ 280,338.00	8,151	\$ 25,022,917.00
728	2 148,707.00	626,414.00	10,667	28,876,586.00
627	1,280,438.00	85,874.00	7,525	12,345,844.00
594	1,848,425.00	205,854.00	11,501	31,451,379.00
22	63,094.00	31,058.00	1,483	4,436,448.00
-----		-----		6 15,933.00
147	460,811.00	53,401.00	2,046	5,207,038.00
106	632,981.00	135,010.00	1,947	9,803,560.00
259	1,333,995.00	210,118.00	7,778	28,673,248.00
2	2,430.00	-----		128 599,526.00
1,745	2,879,703.00	67,323.00	20,230	28,525,810.00
12,427	1,111,783.00	2,063.00	4,175	914,130.00
8	8,000.00	-----		48 69,000.00
928	3,627,934.00	1,007,768.00	27,611	90,277,169.00
60	70,715.00	500.00	1,194	1,294,791.00
552	2,154,756.00	46,481.00	6,454	15,572,218.00
93	138,234.00	7,447.00	1,706	2,269,469.00
66	160,250.00	147,407.00	2,704	11,506,923.00
324	634,020.00	-----		1,940 5,252,572.00
27	55,000.00	37,811.00	1,225	2,361,311.00
67	224,886.00	53,793.00	1,311	4,547,851.00
49	324,449.00	32,245.00	121	237,432.00
2	16,000.00	-----		1,513 9,531,656.00
172	514,609.00	48,452.00	9	35,000.00
45	109,428.00	26,752.00	2,505	8,998,949.00
2,004	4,983,149.00	55,543.00	1,036	1,913,183.00
98	252,456.00	3,245.00	12,231	23,791,375.00
1,494	5,439,256.00	453,929.00	613	1,299,602.00
2,056	3,656,552.00	120,952.00	40,642	81,629,837.00
1,160	5,186,709.00	66,318.00	20,589	33,102,006.00
100	150,835.00	70,297.00	12,320	48,291,154.00
150	572,395.00	185,148.00	1,881	2,656,565.00
2,296	5,467,866.00	1,682,975.00	6,875	23,483,419.00
37	101,801.00	21,261.00	90,570	185,681,780.00
347	1,498,748.00	42,624.00	1,242	3,723,850.00
42	56,000.00	-----		4,981 16,778,027.00
342	1,366,003.00	684,395.00	92	125,500.00
835	3,940,543.00	1,080,572.00	10,644	39,326,000.00
196	639,753.00	261,152.00	22,094	67,813,673.00
98	467,271.00	346,765.00	7,590	23,433,822.00
1,254	3,834,246.00	1,181,823.00	6,105	23,882,634.00
3	7,000.00	1,000.00	41,344	105,785,630.00
268	1,268,353.00	569,633.00	63	104,542.00
1,374	4,080,174.00	248,950.00	11,830	64,558,626.00
145	244,043.00	35,500.00	16,151	38,853,852.00
1,103	215,273.00	158.00	2,442	3,179,858.00
97	389,105.00	128,190.00	1,125	293,611.00
82	174,438.00	48,303.00	2,346	6,487,501.00
276	506,958.00	20,277.00	1,857	3,234,955.00
221	786,757.00	362,033.00	3,596	7,160,426.00
179	1,253,046.00	80,500.00	6,091	19,434,231.00
356	1,552,799.00	200,570.00	2,591	7,301,153.00
168	673,211.00	22,312.00	7,263	26,027,114.00
1,123	1,690,216.00	93,561.00	2,472	7,021,481.00
279	1,555,900.00	104,546.00	6,645	16,187,803.00
1,875	5,345,804.00	1,078,673.00	4,797	20,723,854.00
419	1,614,036.00	280,908.00	36,291	77,658,711.00
4	17,000.00	-----		7,211 22,318,249.00
18	50,706.00	6,229.00	374	994,868.00
270	906,682.00	83,992.00	488	957,798.00
4	61,478.00	-----		6,966 16,766,731.00
64	150,323.00	15,107.00	319	568,897.00
174	601,250.00	112,352.00	1,442	2,415,375.00
181	709,846.00	222,146.00	3,076	9,477,591.00
			3,553	12,926,571.00

TABLE No. IV

Life Companies of other States 1949 Ordinary Business	Insurance Written		Premiums Received
	Number of Policies	Amount	
Travelers Ins.....	1,122	2,804,117.00	511,267.00
Union Central Life.....	241	1,643,556.00	520,679.00
Union Mutual Life.....	115,578	4,788,994.00	940,384.00
United Benefit Life.....	1,469	3,275,247.00	393,087.00
United Life and Accident Ins.....	121	540,057.00	138,753.00
Volunteer State Life.....	412	1,063,074.00	244,732.00
Washington National.....	73	149,348.00	47,713.00
World Ins.....	449	714,186.00	38,906.00
Totals.....	175,089	\$ 187,378,350.00	\$ 41,233,803.00

Life Companies of Other States 1949 Industrial Business	Insurance Written		Premiums Received
	Number of Policies	Amount	
American National Ins.....	5,095	2,268,642.00	\$ 203,476.00
Continental Life.....	33,213	13,039,653.00	2,135,788.00
Empire State Mutual Life.....	122	60,900.00	1,352.00
Home Beneficial Life.....	7,541	1,944,338.00	28,039.00
John Hancock Mutual Life.....	487	152,109.00	15,908.00
Liberty Life.....	13,955	9,248,435.00	614,982.00
Life Ins. Co. of Georgia.....	37,637	8,911,479.00	428,330.00
Life Ins. Co. of Virginia.....	16,339	12,240,950.00	3,123,035.00
Life and Casualty.....	29,442	11,039,542.00	2,095,157.00
Metropolitan Life.....	18,448	8,408,048.00	3,907,035.00
Monumental Life.....	1,495	677,218.00	18,376.00
Prudential Ins.....	973	419,056.00	258,740.00
Reserve Life.....	70	13,143.00	93.00
Washington National Ins.....	9	2,364.00	303.00
Totals.....	164,826	\$ 68,425,877.00	\$ 12,830,614.00

—Continued

Insurance Terminated		Losses Incurred	In Force December 31, 1949	
Number of Policies	Amount		Number of Policies	Amount
817	1,772,827.00	288,534.00	6,782	22,316,280.00
260	1,107,206.00	207,437.00	5,151	19,204,957.00
119,110	4,845,461.00	13,385.00	8,960	1,625,736.00
808	1,721,821.00	23,675.00	6,315	13,198,079.00
124	336,506.00	94,723.00	2,030	5,095,505.00
226	590,204.00	106,086.00	3,793	9,076,989.00
115	161,246.00	9,500.00	1,508	2,275,786.00
249	466,201.00	-----	686	1,158,528.00
102,256	\$ 93,555,038.00	\$ 13,821,390.00	568,831	\$ 1,449,150,475.00

Insurance Terminated		Losses Incurred	In Force December 31, 1949	
Number of Policies	Amount		Number of Policies	Amount
4,012	\$ 1,640,264.00	\$ 26,416.00	29,538	\$ 8,481,057.00
27,165	9,639,932.00	149,112.00	199,182	61,239,820.00
30	15,450.00	1,000.00	112	55,950.00
3,301	912,716.00	1,745.00	4,240	1,031,622.00
260	83,425.00	4,691.00	1,599	454,207.00
11,709	6,999,325.00	49,623.00	31,816	19,615,160.00
24,794	5,587,781.00	30,212.00	43,467	8,812,485.00
17,861	9,371,678.00	454,395.00	269,152	104,157,251.00
38,292	11,702,708.00	267,908.00	178,998	63,743,728.00
21,557	5,687,029.00	1,043,359.00	424,218	109,530,400.00
853	416,756.00	858.00	1,072	474,540.00
1,883	499,896.00	91,213.00	23,142	7,022,504.00
40	7,783.00	-----	31	5,563.00
8	2,643.00	-----	33	6,167.00
151,765	\$ 52,567,386.00	\$ 2,120,532.00	\$ 1,206,600	\$ 384,630,420.00

TABLE No. IV

Life Companies of All States 1949 Group Business	Insurance Written		Premiums Received
	Number of Policies	Amount	
Aetna Life.....	23	\$ 12,098,097.00	\$ 412,519.00
American National Ins.....	1	84,000.00	31.00
Bankers Life.....		370,397.00	16,880.00
Bankers Security Life.....	1	1,869,520.00	18,579.00
Columbian National Life.....		3,500.00	
Connecticut General Life.....	3	12,722,444.00	296,217.00
Continental Assurance.....	1	798,652.00	8,173.00
Credit Life.....	1	36,595.00	240.00
Durham Life.....		277,500.00	8,312.00
Equitable Life Assurance Society.....	15	32,284,484.00	1,802,012.00
Farm Bureau Life.....	1	431,500.00	8,666.00
General American Life.....		492,975.00	18,630.00
Home Beneficial Life.....	25	55,454.00	499.00
Home Security Life.....	32	81,000.00	2,839.00
John Hancock Mutual Life.....		2,388,893.00	56,812.00
Liberty Life.....	6	2,741,679.00	25,881.00
Life Ins. Co. of Virginia.....	30	1,253,500.00	67,024.00
Lincoln National Life.....		204,000.00	4,565.00
Massachusetts Mutual Life.....		162,700.00	5,947.00
Metropolitan Life.....	15	32,656,374.00	1,285,114.00
Minnesota Mutual Life.....	15	2,715,032.00	64,579.00
North Carolina Mutual Life.....		225,681.00	15,756.00
Paul Revere Life.....	5	278,500.00	8,993.00
Pilot Life.....	25	5,527,500.00	539,807.00
Protective Life.....	1	623,599.00	50,780.00
Provident Life and Accident.....	18	2,306,000.00	532,450.00
Prudential Ins.....	3	19,629,177.00	589,003.00
Pyramid Life.....	12	30,537,204.00	399,685.00
Security Life and Trust.....	6	6,097,825.00	356,928.00
Southern Life.....		106,500.00	
State Capital Life.....	16	8,241,000.00	90,076.00
State Mutual Life Assurance.....	5	532,000.00	5,992.00
Sun Life Assurance.....		230,210.00	20,687.00
Travelers Ins.....	13	17,799,350.00	367,178.00
Washington National Ins.....	1	224,000.00	2,601.00
World.....		4,000.00	428.00
Totals.....	274	\$ 196,090,842.00	\$ 7,074,883.00
Ordinary Business—North Carolina Companies.....	289,860	\$ 155,298,183.00	\$ 19,537,318.00
Ordinary Business—Other Companies.....	175,089	187,378,350.00	41,233,803.00
Totals.....	464,949	\$ 342,676,533.00	\$ 60,771,121.00
Industrial Business—North Carolina Companies.....	452,271	\$ 154,254,196.00	\$ 19,797,107.00
Industrial Business—Other Companies.....	164,826	68,425,877.00	12,830,614.00
Totals.....	617,097	\$ 222,680,073.00	\$ 32,627,721.00
Group Business—All Companies.....	274	\$ 196,090,842.00	\$ 7,074,883.00
GRAND TOTALS (Including Ordinary, Industrial and Group Business).....	1,082,320	\$ 761,447,448.00	\$ 100,473,725.00
ASSESSMENT LIFE— Liberty Life.....	48,401	\$ 2,025,692.00	\$ 767,913.00

—Minus.

—Continued

Insurance Terminated		Losses Incurred	In Force December 31, 1949	
Number of Policies	Amount		Number of Policies	Amount
4	\$ 8,459,688.00	\$ 175,037.00	174	\$ 35,584,224.00
	32,511.00	7,471.00	1	84,003.00
	1,848,433.00	7,754.00	3	3,166,042.00
	6,000.00			1,117,460.00
				34,000.00
1	5,089,435.00	175,250.00	31	38,275,927.00
	257,071.00	6,500.00	2	1,042,842.00
	14,719.00		1	21,876.00
	150,500.00	7,094.00		1 074,000.00
2	17,255,191.00	664,305.00	85	153,023,941.00
2	178,000.00	9,000.00	4	1,058,000.00
	410,700.00	7,200.00	12	1,965,714.00
			25	55,454.00
87	191,000.00	4,000.00	272	614,000.00
1	1,533,406.00	28,217.00	9	4,965,751.00
	2,608,811.00	2,670.00	20	958,733.00
—12	33,260.00	20,357.00	132	6,845,250.00
	201,000.00	5,632.00	5	599,000.00
	109,760.00		5	478,670.00
9	23,300,727.00	491,400.00	106	110,916,660.00
2	955,553.00	30,469.00	38	5,966,795.00
	116,881.00	4,000.00	1	824,667.00
1	414,500.00	3,000.00	9	716,500.00
53	11,286,835.00	204,913.00	176	49,566,940.00
	407,144.00	28,200.00	41	6,278,171.00
19	10,003,250.00	354,450.00	127	92,461,900.00
3	3,642,549.00	265,334.00	41	62,238,494.00
4	22,823,038.00	63,646.00	46	33,576,864.00
2	4,384,550.00	79,600.00	38	23,116,475.00
	102,000.00	2,000.00		240,000.00
3	1,817,000.00	152,561.00	33	11,669,500.00
2	140,500.00		10	773,590.00
	559,974.00	2,435.00	6	1,326,748.00
5	12,295,558.00	233,823.00	109	59,910,485.00
	61,000.00	2,000.00	3	337,000.00
	6,000.00	1,000.00		48,000.00
188	\$ 130,630,024.00	\$ 3,039,318.00	1,565	\$ 701,924,583.00
244,990	91,926,951.00	3,940,317.00	490,015	722,600,818.00
162,256	93,555,038.00	13,821,390.00	568,831	1,449,150,475.00
407,246	\$ 185,481,989.00	\$ 17,761,707.00	1,058,846	\$ 2,171,751,293.00
427,827	149,420,165.00	2,647,463.00	2,006,543	491,260,757.00
151,765	52,567,386.00	2,120,532.00	1,206,200	384,630,420.00
579,592	\$ 201,987,551.00	\$ 4,767,995.00	3,213,143	\$ 875,891,177.00
188	130,630,024.00	3,039,318.00	1,565	701,924,583.00
987,026	\$ 518,099,564.00	\$ 25,569,020.00	4,273,554	\$ 3 749 567,053.00
35,257	\$ 2,111,997.00	\$ 249,114.00	95,092	\$ 3,548,525.00

STATISTICAL TABLES
RELATING TO HOSPITAL ASSOCIATIONS

TABLE

Showing Income, Disbursements, Premiums Received, Claims Paid,

HOSPITAL ASSOCIATIONS 1949	Total Income	Total Disburse- ments	Premiums Received
Hospital Care Association, Inc.-----	\$ 2,151,959.00	\$ 2,001,555.00	\$ 2,112,279.00
Hospital Saving Association, Inc. -----	4,197,298.00	4,095,649.00	4,106,335.00
State Hospital Association, Inc.-----	227,404.00	217,813.00	225,317.00
Totals-----	\$ 6,576,661.00	\$ 6,315,017.00	\$ 6,443,931.00

No. V

Admitted Assets, Liabilities, Reserves and Surplus for the year 1949.

Claims Paid	Total Admitted Assets	Total Liabilities	Reserves and Special Funds	Surplus
\$ 1,479,019.00	\$ 980,115.00	\$ 441,468.00	\$ 201,275.00	\$ 277,377.00
3,371,885.00	1,480,576.00	839,535.00	227,364.00	413,677.00
127,846.00	131,517.00	55,601.00	50,974.00	24,942.00
\$ 4,978,750.00	\$ 2,532,208.00	\$ 1,336,598.00	\$ 479,613.00	\$ 715,996.00

STATISTICAL TABLES
RELATING TO ACCIDENT, CASUALTY, FIDELITY AND
SURETY COMPANIES

TABLE

Showing the Total Income, Disbursements, Net Premiums Received, Net Surplus and Reserves of Fidelity and Casualty Companies (licensed to

MISCELLANEOUS COMPANIES 1949	Total Income	Total Disburse- ments	Net Premiums Received
Accident and Casualty Co.	\$ 7,273,478.00	\$ 6,555,057.00	\$ 6,577,915.00
Aetna Casualty and Surety Co.	91,710,923.00	80,068,182.00	86,719,031.00
*Aetna Life (Accident Dept.)	72,682,559.00	66,620,075.00	70,265,462.00
Allstate Ins. Co.	43,206,964.00	32,247,809.00	40,905,681.00
American Automobile	38,666,723.00	34,656,162.00	37,195,032.00
American Bonding Co. of Baltimore	198,851.00	— 46,189.00	—
American Casualty	17,062,062.00	13,835,818.00	16,162,716.00
American Credit Indemnity of N. Y.	4,073,584.00	3,605,660.00	3,645,996.00
American Employers' Ins. Co.	17,157,980.00	15,439,984.00	16,338,376.00
American Fidelity and Casualty Co., Inc.	15,900,178.00	11,882,575.00	15,098,230.00
American Fire and Casualty Co.	2,128,434.00	2,554,439.00	1,866,833.00
American Guarantee and Liability Ins. Co.	5,250,963.00	3,503,237.00	5,067,990.00
American Indemnity Co.	4,019,815.00	3,257,990.00	3,859,759.00
American Motorists Ins. Co.	20,202,422.00	15,858,717.00	19,856,038.00
American Mutual Liability Ins. Co.	65,035,670.00	57,068,072.00	62,226,641.00
American Policyholders Ins. Co.	2,764,582.00	2,034,017.00	2,523,428.00
American Surety Co. of N. Y.	32,375,429.00	28,531,330.00	29,025,231.00
Anchor Casualty Co.	7,678,574.00	6,760,826.00	7,445,156.00
Arex Indemnity Co.	1,008,747.00	823,817.00	967,984.00
Associated Indemnity Corpo.	11,555,435.00	11,905,082.00	10,713,104.00
Bankers Indemnity Ins. Co.	11,475,602.00	11,595,286.00	10,845,697.00
Bituminous Casualty Corpo.	14,340,565.00	12,265,906.00	13,836,116.00
Carolina Casualty Ins. Co.	1,383,929.00	1,125,662.00	1,244,772.00
Car and General Ins. Co., Ltd.	3,517,574.00	3,389,967.00	3,316,619.00
Central Surety and Ins. Corpo.	12,820,207.00	12,537,918.00	12,420,903.00
Century Indemnity	24,517,018.00	21,708,440.00	23,829,789.00
Citizens Casualty Co. of N. Y.	2,374,025.00	2,089,895.00	2,242,998.00
Coal Operators Casualty Co.	6,950,796.00	7,364,898.00	6,713,850.00
Colonial Life and Accident Ins. Co.	997,504.00	852,694.00	972,584.00
Columbia Casualty Co.	6,197,107.00	5,750,321.00	5,692,407.00
Combined Ins. Co. of America	3,989,347.00	1,099,199.00	617,898.00
Commercial Casualty Ins. Co.	26,025,150.00	29,805,056.00	24,664,240.00
Commercial Standard Ins. Co.	6,090,454.00	5,373,781.00	5,959,445.00
Connecticut Indemnity Co.	4,552,277.00	4,006,568.00	4,318,089.00
Continental Casualty Co.	94,116,267.00	79,429,054.00	90,071,618.00
Eagle Indemnity Co.	6,033,707.00	5,402,898.00	5,618,878.00
Educators Mutual Ins. Co.	2,116,549.00	1,967,422.00	2,065,372.00
Employers' Liability Assurance Corpo., Ltd.	42,186,594.00	41,115,929.00	39,887,417.00
Employers Mutual Casualty Co.	15,006,567.00	11,748,656.00	14,611,733.00
Employers Mutual Liability Ins. Co.	62,536,310.00	52,370,499.00	60,599,563.00
Employers' Reinsurance Corpo.	25,234,750.00	23,374,233.00	23,438,984.00
Excess Insurance Co. of America	2,937,383.00	2,430,584.00	2,783,817.00
Factory Mutual Liability Ins. Co. of America	7,383,227.00	5,840,798.00	6,975,055.00
Fidelity and Casualty	75,332,281.00	62,626,730.00	69,897,180.00
Farm Bureau Mutual Automobile	45,987,511.00	37,066,834.00	44,176,504.00
Fidelity and Deposit Co.	18,692,256.00	16,446,256.00	16,712,170.00
Firemens Fund Indemnity Co.	35,348,430.00	27,148,881.00	31,302,936.00
General Accident Fire and Life Assur. Corpo., Ltd.	43,919,566.00	37,795,873.00	41,332,518.00
General Casualty Co. of America	18,821,176.00	14,953,043.00	17,445,288.00
General Reinsurance Corpo.	17,210,921.00	16,000,950.00	15,734,404.00
Glens Falls Indemnity Co.	18,966,445.00	14,856,534.00	17,759,885.00
Globe Indemnity Co.	38,441,754.00	34,189,382.00	36,475,530.00
Government Employees Ins. Co.	6,842,281.00	4,874,256.00	6,614,969.00
Great American Indemnity Co.	28,230,933.00	24,839,758.00	26,958,449.00
Hardware Indemnity Co. of Minn.	3,474,683.00	2,783,278.00	3,330,940.00
Hardware Mutual Casualty Co.	33,666,373.00	29,555,696.00	32,787,584.00
Hartford Accident and Indemnity Co.	124,042,605.00	101,524,540.00	115,018,513.00
Hartford Live Stock Ins. Co.	1,220,419.00	1,061,984.00	1,161,176.00
Hartford Steam Boiler Inspection and Ins. Co.	12,250,128.00	11,593,056.00	11,382,754.00
Harleysville Mutual Casualty Co.	5,135,534.00	4,298,721.00	4,929,182.00
Home Indemnity Co.	16,838,873.00	14,395,024.00	16,091,908.00
Ideal Mutual Ins. Co.	2,178,455.00	1,414,660.00	2,077,975.00
Indemnity Ins. Co. of North America	47,590,034.00	42,893,275.00	44,301,236.00
Iowa Mutual Casualty Co.	3,395,973.00	2,745,200.00	3,341,125.00
Iowa Mutual Liability Ins. Co.	9,407,589.00	7,445,627.00	9,230,976.00

*Includes Life Business
—Minus

No. VI

Losses Paid, Total Admitted Assets, Total Liabilities, Capital Stock and do business in this state) for the year ending December 31, 1949.

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus	Reserves
\$ 2,891,863.00	\$ 10,731,767.00	\$ 7,498,908.00	\$ 850,000.00	\$ 1,650,000.00	\$ 732,859.00
33,686,496.00	164,337,496.00	117,701,862.00	6,000,000.00	33,235,634.00	7,400,000.00
51,726,647.00	1,642,774,555.00	1,511,805,331.00	15,000,000.00	65,969,224.00	50,000,000.00
13,042,742.00	51,495,481.00	37,275,905.00	1,500,000.00	12,719,575.00	-----
15,057,744.00	64,170,480.00	43,246,108.00	2,000,000.00	18,924,378.00	-----
-----	3,256,240.00	648,584.00	1,000,000.00	1,552,656.00	55,000.00
5,541,964.00	21,119,938.00	16,089,462.00	1,653,750.00	3,376,725.00	-----
384,138.00	13,142,121.00	3,894,089.00	1,500,000.00	7,498,976.00	249,057.00
6,776,232.00	32,674,889.00	23,012,284.00	1,000,000.00	3,500,000.00	5,162,604.00
6,410,847.00	18,015,377.00	12,798,720.00	1,900,000.00	3,066,657.00	250,000.00
-----	3,779,994.00	3,037,468.00	375,000.00	367,526.00	-----
973,795.00	8,661,546.00	6,263,521.00	1,250,000.00	1,148,026.00	-----
1,361,174.00	6,811,248.00	4,329,060.00	1,000,000.00	1,175,000.00	307,189.00
1,205,199.00	25,717,534.00	22,217,534.00	1,500,000.00	2,000,000.00	-----
7,106,541.00	102,454,932.00	83,731,065.00	1,000,000.00	12,723,867.00	5,000,000.00
29,968,480.00	-----	-----	-----	-----	-----
1,276,717.00	5,461,157.00	4,237,488.00	700,000.00	498,670.00	25,000.00
11,852,616.00	59,143,321.00	37,119,495.00	7,500,000.00	12,068,857.00	2,454,969.00
2,878,634.00	9,827,521.00	7,661,082.00	700,000.00	1,000,000.00	466,439.00
370,576.00	1,876,740.00	1,154,229.00	451,770.00	270,740.00	-----
6,129,989.00	19,263,595.00	11,946,937.00	1,000,000.00	6,316,658.00	-----
-----	17,953,301.00	13,076,240.00	1,000,000.00	2,600,000.00	1,277,061.00
5,018,402.00	25,764,474.00	20,652,628.00	1,000,000.00	1,000,000.00	3,111,846.00
6,150,707.00	1,341,795.00	813,509.00	302,840.00	217,945.00	7,500.00
543,865.00	6,082,696.00	4,221,722.00	750,000.00	1,120,974.00	-----
1,400,217.00	19,385,719.00	13,988,118.00	2,000,000.00	3,397,601.00	-----
5,609,425.00	-----	-----	-----	-----	-----
9,615,351.00	36,296,759.00	27,234,552.00	2,500,000.00	6,562,207.00	-----
921,345.00	3,458,919.00	2,555,819.00	400,000.00	503,100.00	-----
4,003,719.00	8,964,999.00	7,686,666.00	500,000.00	723,333.00	55,000.00
284,548.00	1,163,810.00	420,846.00	100,000.00	622,468.00	20,497.00
2,629,161.00	15,372,663.00	10,497,398.00	1,000,000.00	3,875,264.00	-----
-----	2,998,669.00	2,329,916.00	200,000.00	362,196.00	106,556.00
182,263.00	36,706,474.00	29,257,840.00	1,000,000.00	6,448,634.00	-----
10,354,506.00	7,379,001.00	5,349,887.00	1,000,000.00	1,029,114.00	-----
2,212,942.00	7,549,364.00	5,611,563.00	500,000.00	1,437,801.00	-----
1,653,722.00	121,494,493.00	81,559,414.00	6,000,000.00	23,105,079.00	10,800,000.00
35,727,847.00	-----	-----	-----	-----	-----
2,446,105.00	13,170,223.00	7,747,624.00	1,000,000.00	1,500,000.00	2,922,669.00
1,018,752.00	1,676,116.00	1,312,304.00	-----	363,812.00	-----
18,139,168.00	78,457,967.00	57,490,650.00	1,100,000.00	8,467,318.00	1,400,000.00
5,365,500.00	19,539,231.00	15,241,989.00	-----	3,297,241.00	1,000,000.00
29,506,380.00	90,799,069.00	75,031,872.00	1,700,000.00	11,567,197.00	2,500,000.00
-----	44,402,074.00	32,344,315.00	2,000,000.00	8,000,000.00	2,057,760.00
10,118,790.00	8,433,372.00	6,233,372.00	1,000,000.00	1,000,000.00	200,000.00
1,169,564.00	22,156,406.00	8,466,313.00	250,000.00	11,440,093.00	2,000,000.00
1,702,604.00	131,393,589.00	87,677,720.00	2,250,000.00	41,465,870.00	-----
28,192,652.00	46,617,708.00	33,900,699.00	-----	7,250,000.00	5,467,008.00
19,384,923.00	-----	-----	-----	-----	-----
3,491,582.00	47,767,775.00	24,556,392.00	3,000,000.00	18,051,383.00	2,160,000.00
11,852,194.00	55,078,203.00	41,082,898.00	1,700,000.00	12,285,305.00	-----
16,738,601.00	77,503,655.00	50,958,999.00	1,100,000.00	14,400,000.00	11,044,656.00
5,720,795.00	25,636,239.00	20,515,378.00	1,200,000.00	3,920,861.00	-----
7,384,446.00	53,557,094.00	35,332,954.00	5,000,000.00	10,000,000.00	3,224,139.00
-----	34,556,721.00	25,440,268.00	1,000,000.00	7,700,606.00	415,846.00
4,747,047.00	74,778,669.00	50,297,282.00	2,500,000.00	10,000,000.00	11,981,387.00
15,718,323.00	9,181,814.00	6,309,794.00	600,000.00	2,272,020.00	-----
2,533,648.00	45,913,706.00	31,874,094.00	2,000,000.00	12,039,612.00	-----
10,920,104.00	5,464,953.00	4,147,488.00	500,000.00	817,465.00	-----
1,075,383.00	-----	-----	-----	-----	-----
13,799,127.00	40,852,629.00	34,048,507.00	1,600,000.00	4,004,123.00	1,200,000.00
45,045,642.00	209,633,805.00	143,530,464.00	10,000,000.00	35,000,000.00	21,103,341.00
585,782.00	3,661,476.00	1,072,935.00	500,000.00	2,088,541.00	-----
2,814,041.00	29,091,919.00	19,031,495.00	3,000,000.00	7,060,423.00	-----
1,919,874.00	8,705,506.00	5,963,848.00	-----	2,016,658.00	725,000.00
-----	26,939,714.00	19,046,865.00	1,250,000.00	6,642,849.00	-----
5,391,092.00	4,360,320.00	2,746,475.00	550,093.00	1,063,252.00	-----
803,061.00	100,037,179.00	69,174,035.00	5,000,000.00	15,000,000.00	10,863,144.00
16,242,073.00	3,247,239.00	2,610,919.00	-----	636,320.00	-----
1,278,187.00	11,545,960.00	9,010,050.00	-----	2,335,910.00	200,000.00
3,288,916.00	-----	-----	-----	-----	-----

TABLE No. VI

MISCELLANEOUS COMPANIES 1949	Total Income	Total Disburse- ments	Net Premiums Received
Lawyers Title Ins. Corpo.....	4,618,108.00	3,830,830.00	3,579,142.00
Liberty Mutual Ins. Co.....	138,981,426.00	118,024,476.00	131,411,421.00
London Guarantee and Accident Co., Ltd.....	14,275,015.00	12,435,210.00	13,476,146.00
Lumber Mutual Casualty Ins. Co. of N. Y.....	4,480,873.00	4,118,926.00	4,198,270.00
Lumbermen's Mutual Casualty Co.....	89,235,733.00	70,670,917.00	83,526,477.00
Manufacturers' Casualty Ins. Co.....	10,368,962.00	10,685,122.00	9,970,310.00
Maryland Casualty Co.....	63,821,103.00	55,916,864.00	60,012,032.00
Massachusetts Bonding and Ins. Co.....	30,913,566.00	28,535,846.00	28,827,252.00
Massachusetts Protective Asso., Inc.....	11,511,583.00	10,036,005.00	9,720,523.00
Metropolitan Casualty Ins. Co. of N. Y.....	23,473,491.00	20,149,467.00	22,554,212.00
Michigan Mutual Liability Co.....	20,606,136.00	16,614,282.00	19,793,919.00
Mutual Benefit Health and Accident Asso.....	88,356,880.00	75,414,218.00	85,126,487.00
Mutual Boiler Insurance Co.....	6,204,849.00	5,269,287.00	6,035,222.00
National Accident and Health Ins. Co.....	2,003,634.00	1,876,757.00	1,960,559.00
National Casualty Co.....	13,256,999.00	12,236,471.00	12,886,684.00
National Grange Mutual Liability Co.....	6,705,341.00	4,813,495.00	6,274,190.00
National Indemnity Co.....	1,887,108.00	1,298,333.00	1,654,028.00
National Surety Corpo.....	18,941,273.00	18,164,375.00	17,133,495.00
New Amsterdam Casualty Co.....	39,061,827.00	31,662,539.00	35,186,037.00
New York Casualty Co.....	9,372,875.00	8,577,307.00	9,007,830.00
North American Accident Ins. Co.....	1,962,353.00	1,897,206.00	1,891,103.00
North American Assurance Society.....	1,962,353.00	1,897,206.00	1,891,103.00
Ohio Casualty Ins. Co.....	29,025,045.00	23,193,880.00	28,348,310.00
Pacific Employers Ins. Co.....	24,107,728.00	21,069,047.00	23,607,813.00
Peerless Casualty Co.....	6,540,753.00	4,262,207.00	5,794,224.00
Penn. Threshermens & Farmers Mutual Casualty.....	11,724,042.00	9,508,909.00	11,169,724.00
Phoenix Indemnity Co.....	9,204,013.00	8,055,952.00	8,765,225.00
Preferred Accident Ins. Co. of N. Y.....	12,252,314.00	10,838,424.00	9,298,829.00
Royal Indemnity Co.....	35,410,995.00	31,204,747.00	33,666,090.00
St. Paul-Mercury Indemnity Co.....	29,655,355.00	24,959,395.00	28,300,555.00
Seaboard Surety Co.....	3,854,667.00	3,173,332.00	3,503,443.00
Security Casualty Co.....	5,030,529.00	4,694,028.00	4,655,717.00
Service Casualty Co. of N. Y.....	20,368,461.00	13,884,976.00	20,171,328.00
Shelby Mutual Casualty Co. of Shelby, Ohio.....	8,151,721.00	6,151,454.00	7,972,557.00
Southern Fidelity Mutual Ins. Co.....	89,036.00	85,485.00	86,273.00
Standard Accident Ins. Co.....	38,151,798.00	33,004,160.00	36,546,167.00
State Automobile Mutual Ins. Co.....	13,395,801.00	10,378,002.00	12,937,809.00
State Farm Mutual Auto Ins. Co.....	90,343,382.00	67,543,722.00	86,902,638.00
Sun Indemnity Co.....	5,776,622.00	5,706,376.00	5,499,958.00
Textile Insurance Co.....	469,201.00	63,192.00	149,982.00
Title Guaranty Co.....	785,914.00	728,875.00	305,080.00
*Travelers (Accident Dept.).....	165,818,034.00	155,528,783.00	156,481,166.00
Travelers Indemnity Co.....	75,350,919.00	61,423,296.00	73,550,177.00
Trinity Universal Ins. Co.....	12,401,503.00	10,463,911.00	11,949,639.00
United States Casualty Co.....	18,328,183.00	15,671,323.00	17,371,412.00
United National Ins. Co.....	5,656,067.00	4,286,222.00	5,238,151.00
United States Fidelity and Guaranty Co.....	105,399,786.00	88,946,159.00	100,071,377.00
United States Guaranty Co.....	13,217,053.00	11,153,530.00	12,221,993.00
Utica Mutual Ins. Co.....	18,288,904.00	15,206,815.00	17,743,513.00
Virginia Mutual Ins. Co.....	1,090,008.00	972,079.00	1,066,064.00
Virginia Surety Co., Inc.....	1,606,721.00	1,112,073.00	1,565,965.00
Western National Indemnity.....			
Yorkshire Indemnity Co. of N. Y.....	3,484,597.00	3,367,532.00	3,342,500.00
Zurich General Accident and Liability Ins. Co., Ltd.....	42,788,802.00	36,505,851.00	40,255,137.00
Totals.....	\$2,857,537,411.00	\$2,436,689,562.00	\$2,700,015,802.00

*Includes Life Business

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Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus	Reserves
\$ 63,502.00	\$ 7,525,877.00	\$ 3,295,866.00	\$ 2,700,000.00	\$ 1,530,011.00	
61,269,661.00	217,407,021.00	178,594,142.00	1,250,000.00	23,974,584.00	13,588,296.00
5,334,056.00	28,203,277.00	20,309,042.00	900,000.00	6,994,235.00	
1,947,045.00	6,809,634.00	5,901,723.00	550,000.00	297,911.00	60,000.00
30,014,145.00	112,099,855.00	98,099,855.00		14,000,000.00	
4,300,070.00	19,017,195.00	13,320,996.00	1,500,000.00	4,117,795.00	78,405.00
61,269,661.00	106,422,423.00	76,740,273.00	5,505,903.00	20,055,581.00	4,120,665.00
13,004,112.00	51,894,319.00	37,778,055.00	2,500,000.00	10,000,000.00	1,616,265.00
4,438,039.00	32,204,971.00	10,615,039.00	3,000,000.00	15,386,731.00	3,203,201.00
9,942,555.00	32,672,213.00	25,929,830.00	1,500,000.00	5,242,383.00	
7,687,094.00	30,511,119.00	24,008,881.00	500,000.00	5,002,238.00	1,000,000.00
44,736,044.00	100,650,834.00	62,641,299.00		33,009,534.00	5,000,000.00
636,154.00	6,888,027.00	3,752,646.00	125,000.00	2,688,293.00	322,088.00
653,290.00	1,877,459.00	428,611.00	300,000.00	1,148,848.00	
6,275,589.00	14,298,206.00	8,422,595.00	1,500,000.00	3,000,000.00	1,375,611.00
1,982,625.00	10,414,511.00	7,803,527.00	1,200,000.00	1,200,000.00	210,984.00
479,617.00	2,025,590.00	1,520,462.00	300,000.00	205,128.00	
5,274,854.00	45,949,020.00	22,849,902.00	7,500,000.00	15,599,118.00	
14,010,443.00	70,808,360.00	50,604,216.00	1,000,000.00	10,000,000.00	9,204,144.00
3,678,398.00	15,480,657.00	10,942,377.00	1,500,000.00	3,014,321.00	23,960.00
1,006,466.00	681,929.00	438,429.00	100,000.00	143,500.00	
1,006,466.00	681,929.00	438,429.00	100,000.00	143,500.00	
8,420,447.00	34,556,172.00	26,468,790.00	1,500,000.00	3,500,000.00	3,087,382.00
10,671,614.00	28,722,332.00	24,219,171.00	1,350,000.00	3,153,161.00	
1,571,400.00	9,793,462.00	6,477,141.00	1,250,000.00	1,850,000.00	216,321.00
4,518,586.00	18,731,124.00	13,679,468.00		5,051,655.00	
3,337,888.00	16,572,992.00	11,978,761.00	2,000,000.00	2,594,231.00	
4,960,765.00	16,049,425.00	11,046,912.00	1,730,000.00	3,292,512.00	
14,495,271.00	73,477,347.00	46,894,457.00	2,500,000.00	7,500,000.00	16,582,890.00
10,174,418.00	46,490,939.00	35,248,959.00	3,000,000.00	8,241,980.00	
890,696.00	11,881,085.00	5,022,182.00	1,000,000.00	5,000,000.00	858,903.00
2,088,712.00	14,908,746.00	8,297,585.00	700,000.00	2,500,000.00	3,411,160.00
6,378,921.00	23,358,523.00	17,281,548.00	1,000,000.00	5,076,975.00	
2,683,803.00	9,264,155.00	7,387,197.00		1,376,959.00	500,000.00
25,598.00	100,471.00	18,012.00	35,000.00	37,740.00	9,719.00
13,372,665.00	69,729,736.00	49,172,002.00	4,926,260.00	14,735,350.00	896,123.00
4,520,324.00	20,379,923.00	11,719,424.00		4,660,499.00	4,000,000.00
32,311,625.00	119,526,661.00	64,141,176.00	250,000.00	49,135,486.00	6,000,000.00
2,897,262.00	10,977,615.00	7,732,285.00	1,000,000.00	2,245,329.00	
8,475.00	620,692.00	149,015.00	208,520.00	262,807.00	350.00
275.00	1,260,947.00	387,141.00	604,030.00	269,776.00	
80,113,462.00	1,879,400,380.00	1,677,550,251.00	40,000,000.00	111,894,641.00	49,955,488.00
27,187,526.00	108,198,174.00	75,756,633.00	6,000,000.00	23,619,545.00	2,821,995.00
3,532,943.00	18,837,280.00	14,411,387.00	1,000,000.00	2,675,893.00	750,000.00
7,396,766.00	30,590,510.00	22,581,361.00	1,000,000.00	503,100.00	2,009,149.00
1,656,580.00	9,136,212.00	5,707,794.00	1,500,000.00	1,500,000.00	428,418.00
40,272,471.00	164,762,585.00	117,496,944.00	10,000,000.00	28,519,821.00	8,745,819.00
4,501,324.00	35,881,880.00	19,236,983.00	2,000,000.00	12,201,649.00	2,443,249.00
7,118,231.00	31,958,104.00	25,334,320.00		3,824,011.00	2,799,774.00
476,648.00	1,236,800.00	874,202.00	96,743.00	235,855.00	30,000.00
610,120.00	2,390,854.00	1,629,073.00	300,000.00	461,781.00	
1,613,746.00	5,892,949.00	4,314,944.00	750,000.00	828,005.00	
18,362,206.00	68,624,082.00	48,659,345.00	600,000.00	12,864,737.00	6,500,000.00
1,128,126,414.00	7,697,954,053.00	6,128,021,472.00	235,665,409.00	1,004,476,353.00	319,796,886.00

TABLE No. VII

Showing Direct Writings, Net Premiums Received, Direct Losses Paid (deducting salvage) and Net Losses Paid for the year 1949.

Miscellaneous Companies, 1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Accident & Casualty Ins.-----				
Accident-----	\$ 178.00	160.00		
Auto liability-----	2,616.00	2,564.00		
Liability other than auto-----	749.00	731.00		
Workmen's compensation-----	3,090.00	2,966.00	5,190.00	5,190.00
Fidelity-----	202.00	239.00	130.00	65.00
Surety-----	15.00	15.00		
Glass-----	188.00	188.00	30.00	30.00
Burglary and theft-----	392.00	374.00	776.00	388.00
Auto property damage-----	1,650.00	1,617.00	523.00	523.00
Prop dam & col other than auto-----	242.00	242.00		
Aetna Casualty and Surety-----				
Accident-----	1,311.00	1,311.00		
Auto liability-----	343,680.00	343,662.00	128,982.00	128,982.00
Liability other than auto-----	143,514.00	143,085.00	28,924.00	28,924.00
Workmen's compensation-----	223,461.00	222,321.00	117,009.00	116,838.00
Fidelity-----	26,834.00	24,391.00	9,643.00	10,220.00
Surety-----	155,770.00	122,352.00		2.00
Plate glass-----	9,492.00	9,492.00	3,304.00	3,301.00
Burglary and theft-----	36,307.00	36,302.00	14,082.00	14,082.00
Auto property damage-----	190,609.00	190,610.00	74,983.00	74,983.00
Pro dam & col other than auto-----	18,870.00	18,741.00	1,760.00	1,749.00
Water damage-----	1,328.00	1,328.00	454.00	454.00
Aetna Life (Accident Dept)-----				
Accident-----	48,412.00	46,941.00	9,810.00	9,499.00
Health-----	4,133.00	4,108.00	1,638.00	1,638.00
Group accident and health-----	425,750.00	425,750.00	343,164.00	343,164.00
Non-cancellable acc. & health-----	238.00	238.00		
Allstate Ins.-----				
Auto liability-----	41,761.00	41,663.00	11,569.00	11,569.00
Auto property damage-----	20,185.00	20,184.00	4,688.00	4,688.00
Auto collision-----	22,402.00	12,085.00	2,140.00	2,140.00
Motor vehicles-----	12,518.00	12,518.00	1,751.00	1,751.00
American Automobile-----				
Auto liability-----	76,726.00	76,121.00	21,744.00	21,744.00
Liability other than auto-----	25,626.00	25,418.00	2,794.00	2,794.00
Workmen's compensation-----	14,503.00	14,381.00	11,999.00	11,999.00
Fidelity-----	2,618.00	1,363.00	10.00	10.00
Glass-----	2,090.00	2,080.00	252.00	252.00
Burglary and theft-----	6,386.00	6,342.00	3,027.00	3,027.00
Auto property damage-----	44,615.00	44,269.00	18,565.00	18,565.00
Auto collision-----		279.00		2,922.00
Pro dam & col other than auto-----	2,617.00	2,598.00	28.00	28.00
American Bonding-----				
Liability other than auto-----	52.00			
Fidelity-----	17,818.00		4,003.00	
Surety-----	26,698.00			
Glass-----	624.00		81.00	
Burglary and theft-----	12,617.00		3,921.00	
American Casualty-----				
Accident and health-----	32,420.00	29,624.00	20,718.00	20,479.00
Group accident and health-----	34,372.00	34,372.00	4,455.00	4,455.00
Auto liability-----	91,065.00	91,065.00	31,864.00	30,882.00
Liability other than auto-----	25,700.00	25,671.00	2,401.00	2,401.00
Workmen's compensation-----	40,346.00	40,346.00	13,776.00	13,776.00
Fidelity-----	3,197.00	1,854.00	2,941.00	1,471.00
Surety-----	4,518.00	3,436.00	359.00	359.00
Glass-----	2,491.00	2,491.00	1,347.00	1,347.00
Burglary and theft-----	8,220.00	6,912.00	2,874.00	2,874.00
Auto property damage-----	49,091.00	49,091.00	13,996.00	13,828.00
Auto collision-----	10.00	10.00	450.00	450.00
Pro dam & col other than auto-----	4,692.00	4,585.00	981.00	910.00
American Credit Indemnity-----				
Credit-----	40,304.00	34,765.00	10.00	10.00
American Employers'-----				
Accident-----	1,057.00	671.00	248.00	159.00
Health-----	70.00	68.00		
Auto liability-----	73,805.00	71,800.00	14,454.00	14,454.00
Liability other than auto-----	15,969.00	15,541.00	6,033.00	5,283.00
Workmen's compensation-----	54,539.00	53,735.00	32,751.00	32,678.00
Fidelity-----	3,141.00	2,877.00	127.00	140.00
Surety-----	9,887.00	6,442.00	130.00	130.00
Glass-----	3,253.00	3,253.00	735.00	735.00

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TABLE No. VII—Continued

Miscellaneous Companies, 1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
American Employers' Continued				
Burglary and theft.....	\$ 7,743.00	\$ 6,844.00	\$ 6,201.00	\$ 4,781.00
Boiler and machinery.....	1,926.00	1,849.00	269.00	269.00
Auto property damage.....	41,016.00	40,964.00	21,646.00	21,646.00
Auto collision.....		10.00		
Pro dam & col other than auto	3,778.00	3,571.00	230.00	230.00
American Fidelity & Casualty—				
Auto liability.....	594,576.00	432,607.00	338,872.00	202,450.00
Auto property damage.....	169,115.00	130,664.00	116,953.00	79,578.00
American Fire and Casualty—				
Auto medical payments.....	274.00	109.00	121.00	60.00
Auto B. I. Liability.....	2,128.00	785.00	367.00	183.00
Misc. B. I. Liability.....	26.00	26.00		
Glass.....	14.00	14.00		
Auto property damage.....	1,185.00	469.00	672.00	333.00
Fire.....	3,421.00	536.00	1,684.00	238.00
Extended coverage.....	1,338.00	210.00	122.00	13.00
Fidelity and Casualty.....		25.00		
American Guarantee & Liability				
Auto liability.....	11,527.00	11,527.00	1,055.00	1,055.00
Liability other than auto.....	2,556.00	2,556.00	20.00	20.00
Workmen's compensation.....	4,932.00	4,932.00	831.00	831.00
Fidelity.....	1,367.00	1,344.00		
Glass.....	157.00	157.00		
Burglary and theft.....	3,206.00	3,206.00	418.00	418.00
Boiler and machinery.....	15,129.00	14,859.00	173.00	173.00
Auto property damage.....	6,772.00	6,772.00	954.00	954.00
Auto collision.....				
Pro dam & col other than auto	239.00	239.00		
American Health—				
Accident and health.....	64,347.00	64,437.00	28,057.00	28,057.00
American Indemnity—				
Auto liability.....	34,137.00	30,394.00	4,426.00	4,426.00
Liability other than auto.....	944.00	840.00	20.00	20.00
Fidelity.....	577.00	429.00		
Surety.....	3,799.00	2,263.00		
Glass.....	1,715.00	1,692.00	619.00	619.00
Burglary and theft.....	2,159.00	1,109.00	73.00	54.00
Auto theft.....	141.00	141.00	23.00	23.00
Auto fire.....	5,417.00	5,417.00	1,252.00	1,252.00
Auto property damage.....	19,386.00	19,386.00	4,409.00	4,409.00
Auto collision.....	10,831.00	10,831.00	1,948.00	1,948.00
Pro dam & col other than auto	87.00	87.00		
Fire & extended coverage.....	51,048.00	25,792.00	7,889.00	5,803.00
American Motorists—				
Accident.....	7,883.00	7,883.00	1,247.00	1,247.00
Group acc. and health.....	1,278.00	1,278.00	1,180.00	1,180.00
Auto liability.....	83,414.00	83,814.00	13,054.00	13,054.00
Liability other than auto.....	10,235.00	9,045.00	70.00	728.00
Workmen's compensation.....	30,828.00	24,422.00	17,434.00	16,301.00
Fidelity.....	5,755.00	18,279.00	2,045.00	12,543.00
Surety.....	4,216.00	2,123.00		
Glass.....	3,270.00	3,270.00	525.00	525.00
Burglary and theft.....	4,353.00	4,353.00	2,535.00	2,535.00
Boiler and machinery.....	10,608.00		737.00	
Auto property damage.....	46,008.00	46,008.00	14,657.00	14,657.00
Auto collision.....	20,178.00	20,178.00	3,209.00	3,209.00
Pro dam & col other than auto	2,406.00	2,271.00	113.00	113.00
Fire and marine-auto.....	6,080.00	6,080.00	357.00	357.00
American Mutual Liability—				
Accident.....	9,774.00	7,367.00	1,810.00	951.00
Health.....	16,813.00	13,876.00	12,666.00	12,318.00
Group acc. and health.....		63,650.00		49,270.00
Auto liability.....	228,479.00	238,184.00	72,121.00	77,469.00
Liability other than auto.....	118,623.00	118,568.00	16,005.00	16,005.00
Workmen's compensation.....	1,469,524.00	1,467,872.00	735,245.00	735,328.00
Fidelity.....	15,946.00	12,133.00	— 60.00	— 147.00
Surety.....	125.00	125.00		
Glass.....	204.00	204.00	17.00	17.00
Burglary and theft.....	11,880.00	11,094.00	4,424.00	4,424.00
Auto comprehensive.....		130.00		26.00
Auto property damage.....	130,708.00	136,885.00	59,842.00	62,009.00

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TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
American Mutual Liability Con.—				
Auto collision	\$ 35,459.00	\$ 33,688.00	\$ 13,733.00	\$ 13,995.00
Pro dam & col other than auto	14,167.00	40,862.00	14,483.00	14,483.00
Fire and allied lines		594.00		41.00
American Policyholders'—				
Accident	5.00	5.00		
Group acc. and health	84,956.00	21,307.00	70,386.00	2,1116.00
Auto liability	20,515.00	7,767.00	7,641.00	2,292.00
Liability other than auto	2,450.00	1,225.00		
Workmen's compensation	4,008.00	1,559.00	118.00	35.00
Auto property damage	10,648.00	2,964.00	3,096.00	929.00
Auto collision	13,305.00	13,305.00	3,048.00	3,048.00
Pro dam & col other than auto	157.00	61.00		
Motor vehicles-physical dam.	6,089.00	6,089.00	261.00	261.00
American Surety—				
Accident	33.00	33.00		
Auto liability	126,004.00	126,004.00	19,343.00	19,343.00
Liability other than auto	5,306.00	5,306.00	1,100.00	1,100.00
Workmen's compensation	27,830.00	27,830.00	2,401.00	2,401.00
Fidelity	14,906.00	16,789.00	368.00	381.00
Surety	10,757.00	14,734.00	40.00	364.00
Glass	4,590.00	4,590.00	1,794.00	1,794.00
Burglary and theft	3,719.00	3,718.00	325.00	447.00
Auto property damage	71,519.00	71,519.00	17,079.00	17,079.00
Pro dam & col other than auto	1,245.00	1,245.00	443.00	443.00
Motor vehicles & inland mar.	1,289.00	1,289.00	1,460.00	1,460.00
Anchor Casualty—				
Group acc. and health	4,075.00		3 439.00	165.00
Auto liability	24.00	22.00		
Auto property damage	10.00	10.00		
Auto medical expense	5.00	5.00		
Arrex Indemnity—				
Auto liability	7,230.00	7,230.00	656.00	656.00
Liability other than auto	1,491.00	1,491.00		
Workmen's compensation	494.00	494.00	46.00	46.00
Glass	34.00	34.00		
Burglary and theft	24.00	24.00		
Auto property damage	4,027.00	4,027.00	1,789.00	1,789.00
Auto collision	309.00	309.00		
Pro dam & col other than auto	409.00	409.00		
Motor vehicles	175.00	175.00		
Associated Indemnity Asso.—				
Group acc. and health	90.00	90.00	83.00	83.00
Auto liability	— 5.00	— 5.00	2,366.00	2 366.00
Liability other than auto	585.00	576.00	14.00	14.00
Workmen's compensation	18,351.00	18,181.00	5 532.00	5 532.00
Glass	10.00	7.00		
Auto property damage	— 3.00	— 3.00	188.00	188.00
Pro dam & col other than auto	282.00	278.00		
Bankers Indemnity—				
Accident	75.00	101.00		1.00
Auto liability	8,315.00	7,715.00	1,949.00	1,949.00
Liability other than auto	338.00	338.00	35.00	35.00
Workmen's compensation	243.00	243.00		
Glass	195.00	195.00	175.00	175.00
Burglary and theft	671.00	671.00	55.00	55.00
Auto property damage	4,413.00	4,393.00	1,580.00	1,580.00
Pro dam & col other than auto	74.00	74.00		
Bituminous Casualty Corpo.—				
Auto liability	111,862.00	108,474.00	49,459.00	45,559.00
Liability other than auto	27,673.00	26,883.00	4,356.00	4,356.00
Workmen's compensation	235,655.00	234,399.00	121,152.00	121,152.00
Auto property damage	63,183.00	61,270.00	31,628.00	31,628.00
Auto collision		73,849.00		28,605.00
Pro dam & col other than auto	6,558.00	6,376.00	1,179.00	1,079.00
Carolina Casualty—				
Accident	193,609.00	193,609.00	87,220.00	87,220.00
Auto liability	239,522.00	239,522.00	103,100.00	103,100.00
Liability other than auto	9,941.00	9,941.00	5.00	5.00
Workmen's compensation	46,605.00	46,605.00	33,258.00	33,258.00
Auto property damage	96,145.00	96,145.00	36,202.00	36,202.00
Pro dam & col other than auto	3,076.00	3,076.00	579.00	579.00

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TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Car and General—				
Auto liability.....	\$ 35,138.00	\$ 34,435.00	\$ 11,196.00	\$ 11,196.00
Liability other than auto.....	2,086.00	2,044.00	855.00	855.00
Workmen's compensation.....	9,380.00	9,238.00	4,603.00	4,603.00
Fidelity.....	2,973.00	897.00		
Surety.....	181.00	181.00		
Glass.....	477.00	477.00	500.00	500.00
Burglary and theft.....	852.00	801.00	439.00	439.00
Auto property damage.....	18,280.00	18,277.00	6,180.00	6,180.00
Auto collision.....	9.00	9.00		
Pro dam & col other than auto	674.00	674.00	145.00	145.00
Central Surety and Ins. Corpo.				
Accident.....	276.00	205.00		
Auto liability.....	49,455.00	49,088.00	16,351.00	16,351.00
Liability other than auto.....	2,826.00	2,386.00	2,110.00	2,110.00
Workmen's compensation.....	9,768.00	9,646.00	2,146.00	2,146.00
Fidelity.....	1,517.00	1,202.00	12.00	— 17.00
Surety.....	10,958.00	3,914.00		
Glass.....	652.00	647.00	220.00	220.00
Burglary and theft.....	2,564.00	2,563.00	255.00	255.00
Motor vehicles.....	22.00	30.00		
Auto property damage.....	15,105.00	1,5078.00	13,891.00	13,891.00
Auto collision.....	46.00	57.00	83.00	83.00
Pro dam & col other than auto	286.00	258.00	75.00	75.00
Inland navigation.....			2,495.00	1,402.00
Century Indemnity—				
Accident.....	4,610.00	4,421.00	2,964.00	2,965.00
Auto liability.....	3,119.00	3,119.00		
Liability other than auto.....	1,511.00	1,511.00	1,240.00	1,240.00
Workmen's compensation.....	3,092.00	3,092.00	134.00	134.00
Fidelity.....	436.00	1,548.00		80.00
Surety.....	652.00	2,511.00		20.00
Burglary and theft.....	335.00	335.00		
Auto property damage.....	1,524.00	1,524.00	1,083.00	1,083.00
Pro dam & col other than auto	434.00	434.00	7.00	7.00
Group accident & health.....			99.00	99.00
Coal Operators Casualty—				
Liability other than auto.....	15,650.00	15,037.00	523.00	523.00
Workman's compensation.....	199,146.00	196,756.00	118,520.00	118,520.00
Pro dam & col other than auto	6,937.00	6,638.00	2,541.00	2,541.00
Colonial Life and Accident—				
Accident and health.....	91,997.00	88,590.00	9,964.00	9,964.00
Non-cancellable acc. & health.....	207,385.00	207,011.00	82,380.00	82,380.00
Columbia Casualty—				
Accident.....	210.00	146.00		
Auto liability.....	1,499.00	1,499.00		
Liability other than auto.....	2,612.00	2,612.00	12.00	12.00
Workmen's compensation.....	5,475.00	5,475.00	2,904.00	2,905.00
Fidelity.....	1,971.00	2,119.00		
Surety.....	1,049.00	371.00		— 57.00
Glass.....	28.00	28.00	3.00	3.00
Burglary and theft.....	2,816.00	2,819.00	256.00	143.00
Boiler and machinery.....	1,663.00	6,283.00	5,378.00	5,378.00
Auto property damage.....	766.00	766.00	400.00	400.00
Pro dam & col other than auto	1,088.00	1,088.00		
Aviation.....	50.00	50.00		
Combined Insurance Co. of Amer.				
Accident.....	179,681.00	179,681.00	86,245.00	86,245.00
Health.....	28,844.00	28,844.00	17,778.00	17,778.00
Group accident and health.....	3,282.00	3,282.00	2,961.00	2,961.00
Hospital.....	18,319.00	18,319.00	11,704.00	11,704.00
Commercial Casualty—				
Accident.....	7,383.00	7,249.00	1,796.00	1,796.00
Health.....	9,940.00	9,917.00	3,859.00	3,859.00
Group accident and health.....	125,781.00	125,654.00	89,166.00	89,166.00
Auto liability.....	65,835.00	65,183.00	35,776.00	35,776.00
Liability other than auto.....	4,279.00	4,173.00	500.00	500.00
Workmen's compensation.....	834.00	819.00	78.00	78.00
Fidelity.....	1,136.00	3,473.00	— 484.00	40.00
Surety.....	1,653.00	2,959.00		
Glass.....	1,108.00	1,085.00	498.00	498.00
Burglary and theft.....	3,303.00	3,276.00	1,242.00	1,242.00

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TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Commercial Casualty Cont.—				
Auto property damage.....	\$ 38,612.00	\$ 38,158.00	\$ 16,313.00	\$ 16,317.00
Auto collision.....	244.00	242.00		
Pro dam & col other than auto	384.00	380.00		
Water damage.....				
Commercial Standard—				
Title.....	35,523.00	26,204.00	400.00	400.00
Connecticut Indemnity—				
Auto liability.....	20,859.00	18,926.00	1,997.00	1,997.00
Liability other than auto.....	2,033.00	1,830.00		
Workmen's compensation.....	12,423.00	11,180.00	1,614.00	1,614.00
Glass.....	1,411.00	1,411.00		
Burglary and theft.....	1,912.00	1,704.00	159.00	159.00
Auto property damage.....	11,889.00	11,889.00	4,189.00	4,189.00
Pro dam & col other than auto	158.00	142.00	19.00	19.00
Continental Casualty—				
Accident.....	130,355.00	127,746.00	39,075.00	39,075.00
Health.....	200,071.00	200,071.00	96,501.00	96,501.00
Group acc. and health.....	40,975.00	39,079.00	18,722.00	18,897.00
Non-cancellable acc. & health	1,456.00	1,452.00	3,179.00	3,179.00
Auto liability.....	30,980.00	29,526.00	20,022.00	12,172.00
Liability other than auto.....	6,639.00	6,715.00		
Workmen's compensation.....	26,348.00	26,293.00	9,570.00	9,626.00
Fidelity.....	473.00	431.00		6.00
Surety.....	5,294.00	4,538.00		27.00
Burglary and theft.....	1,152.00	877.00	468.00	468.00
Auto property damage.....	13,001.00	12,762.00	3,761.00	3,761.00
Pro dam & col other than auto	1,066.00	1,064.00	427.00	427.00
Eagle Indemnity—				
Accident.....	50.00	25.00	153.00	153.00
Health.....	— 50.00	— 50.00	50.00	50.00
Auto liability.....	1,852.00	1,852.00	14,316.00	14,316.00
Liability other than auto.....	525.00	525.00		
Workmen's compensation.....	2,550.00	2,550.00	12,099.00	12,099.00
Fidelity.....	452.00	452.00		
Surety.....	416.00	670.00		5,000.00
Glass.....	— 108.00	— 108.00	113.00	113.00
Burglary and theft.....	— 59.00	— 59.00	23.00	23.00
Boiler and machinery.....	143.00	143.00		
Auto property damage.....	1,253.00	1,253.00	4,238.00	4,238.00
Auto collision.....	12.00	12.00		
Pro dam & col other than auto	176.00	176.00	12.00	12.00
Educators Mutual—				
Accident.....	261.00	261.00	54.00	54.00
Health.....	527.00	527.00	100.00	100.00
Group acc. and health.....	34,258.00	34,258.00	6,811.00	6,811.00
Non-cancellable acc. & health	1,074.00	1,074.00	27.00	27.00
Employers Mutual Casualty—				
Auto liability.....	215,954.00	213,795.00	64,509.00	64,509.00
Liability other than auto.....	37,846.00	37,468.00	8,612.00	8,612.00
Workmen's compensation.....	190,649.00	188,742.00	94,976.00	94,976.00
Fidelity.....	870.00	870.00		
Surety.....	244.00	244.00		
Glass.....	4,073.00	4,073.00	1,637.00	1,637.00
Burglary and theft.....	5,936.00	5,928.00	712.00	712.00
Auto property damage.....	115,361.00	114,207.00	28,973.00	28,973.00
Auto collision.....	95,189.00	95,189.00	28,291.00	28,291.00
Pro dam & col other than auto	4,776.00	4,728.00	1,348.00	1,348.00
Auto comprehensive.....	51,511.00	51,253.00	4,010.00	4,010.00
Employers' Liability Assur. Corp.				
Accident.....	2,385.00	1,873.00	2,053.00	2,108.00
Health.....	983.00	922.00	284.00	284.00
Group acc. and health.....	2,045.00	2,045.00	20.00	20.00
Auto liability.....	123,817.00	123,805.00	27,449.00	27,449.00
Liability other than auto.....	31,371.00	31,297.00	3,101.00	3,551.00
Workmen's compensation.....	117,103.00	115,508.00	44,833.00	44,776.00
Fidelity.....	4,716.00	5,108.00	49.00	156.00
Surety.....	3,211.00	5,478.00		
Glass.....	6,226.00	6,226.00	1,896.00	1,896.00
Burglary and theft.....	14,470.00	12,470.00	6,139.00	6,012.00
Boiler and machinery.....	6,484.00	6,762.00	757.00	757.00
Auto property damage.....	67,670.00	67,662.00	22,228.00	22,228.00
Auto collision.....	507.00	507.00	701.00	701.00
Pro dam & col other than auto	7,073.00	7,006.00	355.00	355.00

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TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Employers Mutual Liability—				
Group acc. and health.....	\$ 2,402.00	\$ 2,402.00	\$ 10,002.00	\$ 10,002.00
Auto liability.....	70,391.00	70,130.00	81,157.00	81,157.00
Liability other than auto.....	22,743.00	22,454.00	8,583.00	8,583.00
Workmen's compensation.....	319,217.00	318,062.00	141,364.00	141,364.00
Fidelity.....	4,415.00	2,928.00	754.00	151.00
Glass.....	451.00	451.00	-----	-----
Burglary and theft.....	1,588.00	1,322.00	24.00	24.00
Auto property damage.....	38,142.00	37,998.00	38,779.00	38,779.00
Auto collision.....	-----	27,754.00	-----	27,865.00
Pro dam & col other than auto.....	8,439.00	8,372.00	844.00	844.00
Employers Reinsurance Corpo.				
Accident.....	-----	13,641.00	-----	2,304.00
Health.....	-----	6,233.00	-----	4,761.00
Non-cancellable acc. & health.....	-----	3,080.00	-----	7,500.00
Auto liability.....	-----	103,488.00	-----	78,618.00
Liability other than auto.....	-----	4,845.00	-----	-----
Workmen's compensation.....	-----	20,756.00	-----	-----
Fidelity.....	-----	8,414.00	-----	13,081.00
Surety.....	250.00	49,558.00	-----	11,700.00
Glass.....	-----	89.00	-----	-----
Burglary and theft.....	-----	1,554.00	-----	-----
Boiler and machinery.....	-----	14.00	-----	2,379.00
Auto property damage.....	-----	20,198.00	-----	11,332.00
Auto collision.....	-----	13.00	-----	-----
Pro dam & col other than auto.....	-----	2,098.00	-----	-----
Credit.....	-----	4,080.00	-----	-----
Fire, etc.....	-----	240.00	-----	1.00
Excess Insurance Co. of Amer.—				
Accident.....	-----	1.00	-----	-----
Fidelity.....	-----	482.00	-----	-----
Surety.....	-----	2,990.00	-----	57,676.00
Burglary and theft.....	-----	285.00	-----	-----
Boiler and machinery.....	-----	137.00	-----	-----
Factory Mutual Liability—				
Auto liability.....	17,863.00	17,863.00	9,186.00	9,186.00
Liability other than auto.....	242.00	242.00	-----	-----
Burglary and theft.....	947.00	947.00	60.00	60.00
Auto property damage.....	8,955.00	8,955.00	5,088.00	5,088.00
Auto collision.....	17,140.00	17,140.00	2,415.00	2,415.00
Farm Bureau Mutual Auto—				
Accident.....	16,503.00	16,843.00	5,608.00	5,608.00
Health.....	4,525.00	4,525.00	2,403.00	2,403.00
Group acc. and health.....	14,388.00	14,773.00	9,666.00	9,666.00
Auto liability.....	1,039,264.00	1,024,919.00	440,682.00	435,682.00
Liability other than auto.....	26,571.00	26,157.00	3,480.00	3,480.00
Workmen's compensation.....	211,832.00	208,403.00	93,058.00	93,058.00
Burglary and theft.....	4,047.00	4,047.00	438.00	438.00
Auto property damage.....	582,580.00	582,344.00	264,251.00	264,251.00
Auto collision.....	1,188,902.00	1,188,899.00	457,075.00	457,075.00
Pro dam & col other than auto.....	11,684.00	11,501.00	2,670.00	2,670.00
Auto theft.....	6,009.00	6,009.00	1,140.00	1,140.00
Hospitalization.....	21,734.00	21,734.00	11,086.00	11,086.00
Fidelity and Casualty—				
Accident.....	22,959.00	22,078.00	1,040.00	934.00
Health.....	214.00	214.00	-----	-----
Auto liability.....	462,591.00	444,847.00	120,941.00	120,941.00
Liability other than auto.....	112,819.00	110,038.00	17,338.00	17,338.00
Workmen's compensation.....	319,660.00	317,673.00	116,074.00	115,660.00
Fidelity.....	59,862.00	41,582.00	6,290.00	5,019.00
Surety.....	41,411.00	48,083.00	498.00	498.00
Glass.....	9,558.00	9,558.00	2,334.00	2,334.00
Burglary and theft.....	38,596.00	37,225.00	9,374.00	9,346.00
Boiler and machinery.....	42,883.00	32,657.00	23,893.00	10,630.00
Auto property damage.....	252,280.00	251,651.00	95,330.00	95,330.00
Auto collision.....	145,974.00	-----	46,906.00	-----
Pro dam & col other than auto.....	37,828.00	34,255.00	18,506.00	18,506.00
Auto fire and theft.....	77,014.00	-----	9,764.00	-----
Fidelity and Deposit—				
Liability other than auto.....	603.00	631.00	250.00	250.00
Fidelity.....	82,720.00	84,825.00	6,541.00	10,467.00
Surety.....	46,427.00	72,630.00	2,752.00	2,752.00
Glass.....	3,909.00	4,533.00	284.00	365.00
Burglary and theft.....	33,105.00	39,337.00	7,836.00	10,561.00

TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Fireman's Fund Indemnity—				
Accident.....	\$ 602.00	\$ 571.00	\$ -----	\$ -----
Auto liability.....	4,496.00	4,462.00	1,500.00	1,500.00
Liability other than auto.....	999.00	1,205.00	148.00	148.00
Workmen's compensation.....	11,077.00	9,422.00	3,141.00	3,141.00
Fidelity.....	-----	2,214.00	-----	8.00
Surety.....	424.00	6,180.00	350.00	350.00
Glass.....	3.00	3.00	-----	-----
Burglary and theft.....	1,039.00	1,019.00	430.00	430.00
Auto property damage.....	2,730.00	2,691.00	352.00	351.00
Auto collision.....	-----	-----	73.00	73.00
Pro dam & col other than auto.....	1,110.00	1,139.00	7,239.00	7,199.00
General Accident Fire and Life Assur. Corp.—				
Accident.....	53,840.00	53,591.00	15,866.00	15,866.00
Health.....	96,667.00	96,667.00	48,489.00	48,489.00
Group acc. and health.....	10,199.00	10,199.00	8,468.00	8,468.00
Auto liability.....	60,012.00	59,666.00	13,810.00	13,810.00
Liability other than auto.....	14,130.00	13,945.00	4,912.00	4,912.00
Workmen's compensation.....	41,829.00	41,587.00	27,538.00	27,538.00
Fidelity.....	362.00	360.00	-----	-----
Glass.....	1,415.00	1,415.00	632.00	632.00
Burglary and theft.....	6,000.00	5,914.00	1,583.00	1,583.00
Boiler and machinery.....	269.00	238.00	9,784.00	5,027.00
Auto property damage.....	32,038.00	31,840.00	10,857.00	10,857.00
Auto collision.....	468.00	468.00	-----	-----
Pro dam & col other than auto.....	1,208.00	1,188.00	145.00	145.00
General Casualty Co. of Amer.—				
Auto liability.....	374.00	374.00	-----	-----
Liability other than auto.....	18.00	18.00	-----	-----
Workmen's compensation.....	23.00	23.00	-----	-----
Fidelity.....	65.00	65.00	-----	-----
Surety.....	24.00	24.00	-----	-----
Auto property damage.....	166.00	166.00	392.00	392.00
General Reinsurance Corp.—				
Accident.....	-----	3,182.00	-----	274.00
Health.....	-----	211.00	-----	-----
Group acc. and health.....	-----	754.00	-----	-----
Auto liability.....	25,860.00	80,909.00	-----	14,752.00
Liability other than auto.....	70.00	7,175.00	-----	-----
Workmen's compensation.....	1,528.00	14,151.00	-----	1,925.00
Fidelity.....	-----	18,094.00	-----	8,377.00
Surety.....	-----	51,486.00	-----	4,153.00
Glass.....	-----	337.00	-----	-----
Burglary and theft.....	-----	6,858.00	-----	355.00
Boiler and machinery.....	-----	3,908.00	-----	-----
Auto property damage.....	-----	12,281.00	-----	1,477.00
Auto collision.....	-----	8.00	-----	-----
Pro dam & col other than auto.....	-----	169.00	-----	-----
Credit.....	-----	1,342.00	-----	52.00
Fire.....	-----	33.00	-----	-----
Glens Falls Indemnity—				
Accident.....	4,420.00	3,128.00	510.00	237.00
Health.....	374.00	299.00	339.00	246.00
Auto liability.....	72,860.00	71,140.00	25,284.00	25,284.00
Liability other than auto.....	24,939.00	23,926.00	2,567.00	2,567.00
Workmen's compensation.....	61,199.00	60,429.00	39,348.00	38,593.00
Fidelity.....	11,413.00	10,646.00	6,040.00	6,352.00
Surety.....	45,955.00	28,151.00	185,107.00	66,870.00
Glass.....	4,164.00	4,164.00	1,032.00	1,032.00
Burglary and theft.....	15,389.00	13,877.00	1,645.00	1,513.00
Auto property damage.....	40,269.00	39,319.00	18,535.00	18,535.00
Auto collision.....	616.00	616.00	-----	-----
Pro dam & col other than auto.....	7,506.00	7,020.00	2,131.00	2,131.00
Globe Indemnity—				
Accident.....	2,843.00	2,574.00	397.00	340.00
Health.....	777.00	777.00	207.00	207.00
Group acc. and health.....	378.00	378.00	171.00	171.00
Auto liability.....	76,513.00	76,513.00	24,889.00	24,889.00
Liability other than auto.....	19,304.00	14,530.00	3,117.00	3,117.00
Workmen's compensation.....	31,106.00	31,145.00	13,590.00	13,590.00
Fidelity.....	2,768.00	2,775.00	-----	-----
Surety.....	2,671.00	2,975.00	-----	-----
Glass.....	2,239.00	2,239.00	783.00	783.00

—Minus.

TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Globe Indemnity Continued—				
Burglary and theft.....	\$ 4,502.00	\$ 4,502.00	\$ 999.00	\$ 999.00
Boiler and machinery.....	2,844.00	2,867.00	438.00	438.00
Auto property damage.....	43,801.00	43,801.00	14,272.00	14,272.00
Auto collision.....	316.00	316.00		
Pro dam & col other than auto	4,089.00	3,957.00	39.00	39.00
Government Employees—				
Auto liability.....	45,591.00	42,438.00	10,280.00	10,280.00
Auto property damage.....	22,986.00	22,986.00	11,148.00	11,148.00
Auto collision.....	33,129.00	33,129.00	21,225.00	21,225.00
Miscellaneous auto.....	16,497.00	16,497.00	3,205.00	3,205.00
Great American Indemnity—				
Accident.....	4,259.00	4,108.00	2,626.00	2,626.00
Health.....	256.00	256.00	90.00	90.00
Group acc. and health.....	476.00	471.00		
Auto liability.....	328,772.00	332,333.00	105,384.00	104,685.00
Liability other than auto.....	41,972.00	41,972.00	6,846.00	6,846.00
Workmen's compensation.....	115,336.00	114,772.00	50,096.00	50,036.00
Fidelity.....	23,905.00	20,966.00	2,455.00	3,006.00
Surety.....	20,096.00	20,315.00	140.00	235.00
Glass.....	8,189.00	8,189.00	2,552.00	2,552.00
Burglary and theft.....	24,467.00	24,467.00	10,610.00	10,610.00
Auto property damage.....	156,408.00	158,517.00	54,004.00	54,004.00
Auto collision.....	— 94.00	— 94.00		
Pro dam & col other than auto	7,615.00	7,615.00	1,407.00	— 3,593.00
Water damage.....	449.00	449.00	464.00	464.00
Fire and marine.....	725.00			
Hardware Indemnity—				
Auto liability.....	12,645.00	11,611.00	1,442.00	1,442.00
Liability other than auto.....	1,047.00	943.00		
Workmen's compensation.....	489.00	481.00		
Glass.....	256.00	256.00		
Burglary and theft.....	608.00	553.00	37.00	37.00
Auto property damage.....	7,257.00		3,391.00	100.00
Pro dam & col other than auto	657.00	593.00	238.00	238.00
Hardware Mutual Casualty—				
Accident.....	630.00	630.00	300.00	300.00
Auto liability.....	74,652.00	74,652.00	25,001.00	25,001.00
Liability other than auto.....	8,742.00	8,742.00	747.00	747.00
Workmen's compensation.....	62,011.00	12,160.00	21,366.00	21,366.00
Glass.....	4,931.00	883.00	808.00	808.00
Burglary and theft.....	3,300.00	647.00	1,704.00	1,704.00
Auto property damage.....	43,774.00	7,426.00	19,952.00	19,952.00
Auto collision.....	28,910.00	4,119.00	7,326.00	7,326.00
Pro dam & col other than auto	1,706.00	163.00	105.00	105.00
Harleysville Mutual Casualty—				
Auto liability.....	80,638.00	76,884.00	39,261.00	36,187.00
Liability other than auto.....	1,348.00	1,235.00		
Auto property damage.....	45,968.00	45,952.00	22,102.00	22,102.00
Pro dam & col other than auto	477.00	467.00	89.00	89.00
Hartford Accident & Indemnity				
Accident.....	27,045.00	26,017.00	8,594.00	8,476.00
Health.....	1,069.00	1,019.00	413.00	413.00
Group acc. and health.....	1,586.00	1,586.00	312.00	312.00
Auto liability.....	522,100.00	522,100.00	224,427.00	224,427.00
Liability other than auto.....	146,399.00	146,410.00	19,600.00	19,600.00
Workmen's compensation.....	368,297.00	367,933.00	173,930.00	172,765.00
Fidelity.....	51,106.00	45,312.00	9,439.00	10,026.00
Surety.....	98,221.00	96,593.00	2,741.00	2,745.00
Glass.....	15,171.00	15,171.00	6,670.00	6,670.00
Burglary and theft.....	56,349.00	56,371.00	26,497.00	26,497.00
Auto property damage.....	274,361.00	274,361.00	112,076.00	112,076.00
Auto collision.....	13,233.00	13,233.00	5,904.00	5,904.00
Pro dam & col other than auto	44,149.00	44,188.00	8,879.00	8,879.00
Live stock.....				
Hartford Live Stock—				
Live stock.....	14,370.00	11,425.00	2,354.00	2,354.00
Hartford Steam Boiler Inspection and Ins.—				
Boiler and machinery.....	339,609.00	239,609.00	17,452.00	17,452.00
Home Indemnity—				
Accident.....	187.00	122.00	30.00	30.00
Auto liability.....	30,213.00	28,953.00	10,158.00	10,158.00
Liability other than auto.....	743.00	729.00		

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TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Home Indemnity Continued—				
Workmen's compensation..... \$	246.00	\$ 246.00	\$-----	\$-----
Fidelity.....	109.00	2,720.00	-----	113.00
Surety.....	634.00	670.00	-----	-----
Glass.....	1,691.00	1,691.00	520.00	520.00
Burglary and theft.....	1,677.00	1,622.00	251.00	251.00
Auto property damage.....	17,748.00	17,461.00	4,623.00	4,613.00
Pro dam & col other than auto	127.00	127.00	-----	-----
Ideal Mutual—				
Auto liability.....	4,041.00	4,000.00	-----	-----
Liability other than auto.....	2,124.00	2,103.00	-----	-----
Workmen's compensation.....	6,325.00	6,261.00	580.00	580.00
Auto property damage.....	2,229.00	2,229.00	896.00	896.00
Pro dam & col other than auto	41.00	41.00	-----	-----
Indemnity Ins Co of North Amer				
Accident.....	17,263.00	18,810.00	6,816.00	6,816.00
Health.....	1,865.00	1,865.00	-----	-----
Auto liability.....	180,233.00	180,538.00	79,499.00	79,499.00
Liability other than auto.....	83,243.00	84,822.00	40,926.00	40,926.00
Workmen's compensation.....	108,563.00	108,548.00	58,131.00	58,131.00
Fidelity.....	16,641.00	16,402.00	2,764.00	2,636.00
Surety.....	5,480.00	5,266.00	-----	191.00
Glass.....	5,331.00	5,331.00	2,197.00	2,197.00
Burglary and theft.....	30,738.00	30,739.00	11,212.00	11,212.00
Auto property damage.....	100,723.00	100,878.00	37,345.00	37,360.00
Auto collision.....	109.00	109.00	-----	-----
Pro dam & col other than auto	25,703.00	28,042.00	2,269.00	1,459.00
Water damage.....	62.00	62.00	-----	-----
Live stock.....	126.00	-----	-----	-----
Iowa Mutual Casualty—				
Auto liability.....	1,735.00	1,735.00	-----	-----
Liability other than auto.....	108.00	108.00	-----	-----
Auto property damage.....	978.00	978.00	-----	-----
Auto collision.....	1,552.00	1,552.00	-----	-----
Pro dam & col other than auto	47.00	47.00	-----	-----
Fire, theft and compensation	438.00	438.00	-----	-----
Medical.....	95.00	95.00	-----	-----
Iowa Mutual Liability—				
Medical Payments.....	21,470.00	21,417.00	6,329.00	5,579.00
Auto fire.....	19,216.00	19,024.00	887.00	887.00
Auto theft.....	10,183.00	10,183.00	1,087.00	1,087.00
Auto miscellaneous.....	3,876.00	3,837.00	2,491.00	2,491.00
Auto liability.....	265,657.00	249,718.00	53,355.00	53,355.00
Liability other than auto.....	22,791.00	21,881.00	507.00	507.00
Workmen's compensation.....	169,116.00	165,734.00	61,190.00	61,190.00
Burglary and theft.....	7,307.00	6,500.00	1,654.00	1,654.00
Auto property damage.....	163,579.00	161,772.00	61,140.00	61,140.00
Auto collision.....	49,728.00	49,728.00	20,102.00	20,102.00
Pro dam & col other than auto	5,672.00	5,496.00	1,832.00	1,832.00
Lawyers Title Ins. Corp.—				
Title.....	-----	149,697.00	-----	1,361.00
Liberty Mutual—				
Accident.....	1,173.00	1,058.00	424.00	424.00
Group acc. and health.....	148,283.00	148,283.00	133,159.00	133,159.00
Auto liability.....	436,417.00	431,664.00	194,988.00	194,988.00
Liability other than auto.....	155,505.00	152,931.00	23,996.00	23,996.00
Workmen's compensation.....	1,499,204.00	1,495,320.00	795,405.00	795,405.00
Fidelity.....	18,722.00	18,250.00	4,018.00	4,018.00
Glass.....	2,364.00	2,363.00	502.00	502.00
Burglary and theft.....	16,930.00	16,741.00	1,498.00	1,498.00
Auto property damage.....	281,069.00	277,006.00	124,901.00	124,901.00
Auto collision.....	129,347.00	62,762.00	37,736.00	29,058.00
Pro dam & col other than auto	39,736.00	39,212.00	4,491.00	4,491.00
Auto comprehensive.....	70,867.00	38,564.00	9,937.00	6,686.00
Fire and allied lines.....	-----	79,698.00	-----	30,205.00
London Guarantee and Acc.—				
Accident.....	300.00	300.00	-----	-----
Auto liability.....	18,710.00	18,710.00	4,268.00	4,268.00
Liability other than auto.....	2,178.00	2,178.00	29.00	29.00
Workmen's compensation.....	7,294.00	6,555.00	5,572.00	5,531.00
Fidelity.....	70.00	31.00	-----	-----
Surety.....	60.00	60.00	-----	-----
Glass.....	1,676.00	1,676.00	652.00	652.00

— Minus.

TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
London Guarantee & Acc. Cont.—				
Burglary and theft.....	\$ 1,842.00	\$ 1,842.00	\$ 330.00	\$ 330.00
Boiler and machinery.....	1,650.00	1,650.00		
Auto property damage.....	10,555.00	10,555.00	4,676.00	4,676.00
Pro dam & col other than auto	331.00	331.00	476.00	476.00
Water damage.....				
Credit.....	19,444.00	19,995.00	164.00	— 582.00
Lumber Mutual Casualty—				
Auto liability.....	53,275.00	49,812.00	13,270.00	13,270.00
Liability other than auto.....	15,788.00	14,762.00	15.00	15.00
Workmen's compensation.....	147,612.00	147,139.00	74,859.00	74,859.00
Auto property damage.....	30,107.00	30,107.00	13,595.00	13,595.00
Pro dam & col other than auto	7,435.00	6,840.00	135.00	135.00
Lumbermens Mutual Casualty—				
Accident.....	35,653.00	35,653.00	15,183.00	15,183.00
Group acc. and health.....	13,211.00	13,211.00	7,696.00	7,696.00
Auto liability.....	389,260.00	389,274.00	184,716.00	184,716.00
Liability other than auto.....	60,977.00	61,894.00	5,028.00	5,826.00
Workmen's compensation.....	311,454.00	317,890.00	138,537.00	139,742.00
Fidelity.....	55,174.00	42,650.00	39,763.00	29,266.00
Surety.....	3,326.00	4,954.00		
Glass.....	9,372.00	9,372.00	2,388.00	2,388.00
Burglary and theft.....	44,023.00	43,728.00	8,724.00	8,774.00
Boiler and machinery.....	56,274.00	66,882.00	10,618.00	11,355.00
Auto property damage.....	213,248.00	213,260.00	80,118.00	80,118.00
Auto collision.....	36,126.00	178,162.00	9,409.00	61,807.00
Pro dam & col other than auto	14,686.00	14,686.00	6,934.00	6,934.00
Fire and marine auto.....	13,440.00	112,685.00	300.00	15,671.00
Manufacturers' Casualty—				
Accident.....	211.00	165.00	304.00	304.00
Health.....	81.00	81.00		
Auto liability.....	9,048.00	8,930.00	3,612.00	3,612.00
Liability other than auto.....	2,310.00	2,280.00	301.00	301.00
Workmen's compensation.....	20,378.00	20,222.00	11,548.00	11,548.00
Fidelity.....	— 304.00	— 460.00	959.00	959.00
Surety.....	10,936.00	4,717.00		
Glass.....	247.00	245.00	5.00	5.00
Burglary and theft.....	1,046.00	1,009.00	1,287.00	1,287.00
Auto property damage.....	4,626.00	4,566.00	5,333.00	5,333.00
Auto collision.....	70.00	70.00		
Pro dam & col other than auto	239.00	236.00	99.00	99.00
Motor vehicles.....	5.00	23.00		
Maryland Casualty—				
Accident.....	20,897.00	18,758.00	3,981.00	3,874.00
Health.....	2,211.00	2,065.00	470.00	470.00
Group acc. and health.....	9,328.00	8,574.00	5,278.00	5,278.00
Auto liability.....	481,664.00	478,600.00	248,437.00	248,437.00
Liability other than auto.....	96,892.00	96,294.00	13,903.00	13,903.00
Workmen's compensation.....	455,695.00	452,754.00	207,222.00	207,222.00
Fidelity.....	65,159.00	50,945.00	12,076.00	8,928.00
Surety.....	168,100.00	158,262.00	549.00	547.00
Glass.....	18,457.00	18,425.00	6,495.00	6,495.00
Burglary and theft.....	65,997.00	65,067.00	22,212.00	22,212.00
Boiler and machinery.....	69,228.00	65,774.00	7,903.00	7,903.00
Auto property damage.....	270,268.00	268,530.00	121,729.00	112,729.00
Auto collision.....	18,061.00	12,675.00	5,651.00	4,775.00
Pro dam & col other than auto	16,278.00	16,187.00	2,855.00	2,855.00
Water damage.....	2,615.00	2,301.00	2,580.00	2,580.00
Auto Phys. damage.....	9,573.00	6,585.00	542.00	414.00
Massachusetts Bonding & Ins.—				
Accident.....	2,494.00	2,430.00	592.00	592.00
Health.....	2,217.00	2,217.00	620.00	620.00
Auto liability.....	10,793.00	10,386.00	2,925.00	2,925.00
Liability other than auto.....	6,296.00	6,106.00	3,710.00	3,710.00
Workmen's compensation.....	8,999.00	8,711.00	4,785.00	4,785.00
Fidelity.....	778.00	2,129.00		— 46.00
Surety.....	1,304.00	4,424.00	271.00	— 116.00
Glass.....	603.00	603.00	455.00	455.00
Burglary and theft.....	— 755.00	— 822.00	720.00	720.00
Auto property damage.....	5,866.00	5,650.00	2,807.00	2,807.00
Pro dam & col other than auto	1,991.00	1,929.00	29.00	29.00
Mass. Protective Asso., Inc.—				
Accident and health.....	427.00	427.00	368.00	368.00
Non-cancellable acc. & health.....	216,229.00	216,229.00	97,718.00	97,718.00

—Minus.

TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Metropolitan Casualty—				
Accident.....	\$ 5,773.00	\$ 5,648.00	\$ 1,193.00	\$ 1,193.00
Health.....	8,669.00	8,653.00	3,314.00	3,314.00
Group acc. and health.....	1,720.00	1,718.00	101.00	101.00
Auto liability.....	48,792.00	48,161.00	14,126.00	14,126.00
Liability other than auto.....	5,777.00	5,689.00	37.00	37.00
Workmen's compensation.....	1,105.00	1,099.00	117.00	117.00
Fidelity.....	772.00	763.00	—	30.00
Surety.....	1,123.00	1,679.00	—	—
Glass.....	2,496.00	2,468.00	1,182.00	1,182.00
Burglary and theft.....	4,250.00	3,963.00	1,809.00	1,809.00
Auto property damage.....	28,295.00	27,938.00	11,782.00	11,782.00
Auto collision.....	67.00	66.00	—	—
Pro dam & col other than auto.....	227.00	225.00	125.00	125.00
Water damage.....	—	—	—	—
Aircraft.....	134.00	134.00	—	—
Michigan Mutual Liability—				
Auto liability.....	771.00	771.00	—	—
Liability other than auto.....	125.00	125.00	—	—
Workmen's compensation.....	3,597.00	3,597.00	119.00	119.00
Auto property damage.....	534.00	534.00	—	—
Auto collision.....	78.00	78.00	—	—
Pro dam & co. other than auto.....	26.00	26.00	—	—
Auto medical payment.....	5.00	5.00	—	—
Miscellaneous auto.....	121.00	121.00	—	—
Mutual Benefit Health & Acc.—				
Accident and health.....	1,213,500.00	1,213,500.00	678,231.00	678,231.00
Group accident and health.....	1,749.00	1,749.00	1,489.00	1,489.00
Non-cancellable acc. & health.....	24,570.00	24,570.00	11,141.00	11,141.00
Mutual Boiler—				
Boiler and machinery.....	321,771.00	321,771.00	51,184.00	51,184.00
National Accident & Health—				
Accident and health.....	78,803.00	78,803.00	20,426.00	20,426.00
National Casualty—				
Accident, health & group accident and health.....	111,078.00	111,078.00	51,408.00	51,408.00
Auto liability.....	35.00	11.00	10.00	350.00
Liability other than auto.....	273.00	94.00	—	—
Workmen's compensation.....	69.00	24.00	86.00	30.00
Surety.....	30.00	10.00	—	—
Burglary and theft.....	— 10.00	— 4.00	—	—
Auto property damage.....	7.00	2.00	—	—
Pro dam & co. other than auto.....	14.00	5.00	—	—
National Grange Mutual Liability				
Auto Liability.....	29,360.00	29,360.00	17,200.00	17,210.00
Liability other than auto.....	99.00	99.00	—	—
Auto property damage.....	16,544.00	16,544.00	2,020.00	2,020.00
Auto collision.....	12,821.00	12,821.00	3,335.00	3,335.00
Motor vehicles.....	3,006.00	3,006.00	359.00	359.00
National Surety Corp.—				
Auto liability.....	35,062.00	35,062.00	3,423.00	3,423.00
Liability other than auto.....	5,965.00	5,965.00	350.00	350.00
Workmen's compensation.....	29,818.00	28,971.00	16,416.00	16,416.00
Fidelity.....	79,640.00	85,541.00	13,320.00	11,030.00
Surety.....	114,294.00	85,207.00	25,800.00	25,800.00
Glass.....	1,673.00	1,673.00	450.00	450.00
Burglary and theft.....	28,489.00	28,396.00	8,994.00	8,994.00
Auto property damage.....	19,757.00	19,757.00	6,126.00	6,126.00
Pro dam & col other than auto.....	3,825.00	3,825.00	87.00	87.00
New Amsterdam Casualty—				
Accident.....	3,272.00	3,470.00	422.00	539.00
Health.....	216.00	400.00	109.00	156.00
Auto liability.....	180,045.00	178,009.00	41,026.00	41,026.00
Liability other than auto.....	46,097.00	45,605.00	5,663.00	5,663.00
Workmen's compensation.....	150,067.00	159,605.00	62,837.00	62,390.00
Fidelity.....	12,866.00	18,688.00	706.00	37.00
Surety.....	17,869.00	57,779.00	— 1,291.00	1,258.00
Glass.....	6,422.00	6,347.00	2,485.00	2,485.00
Burglary and theft.....	18,705.00	18,152.00	3,745.00	3,745.00
Auto property damage.....	98,924.00	97,807.00	42,661.00	42,661.00
Pro dam & col other than auto.....	9,908.00	9,560.00	724.00	724.00
New York Casualty—				
Auto liability.....	11,013.00	11,013.00	4,062.00	4,062.00
Liability other than auto.....	357.00	357.00	—	—

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TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
New York Casualty—(continued)				
Workmen's compensation	\$-----	\$-----	\$-----	\$-----
Fidelity	147.00	147.00	-----	-----
Surety	23.00	23.00	400.00	400.00
Glass	165.00	165.00	-----	-----
Burglary and theft	279.00	279.00	8.00	8.00
Auto property damage	6,450.00	6,450.00	1,439.00	1,439.00
Pro dam & col other than auto	25.00	25.00	-----	-----
Motor vehicles-inland marine	710.00	710.00	83.00	83.00
North American Assurance Soc.—				
Accident and health	37,259.00	37,259.00	18,816.00	18,816.00
Ohio Casualty—				
Auto liability	8.00	8.00	-----	-----
Liability other than auto	64.00	64.00	1,100.00	55.00
Workmen's compensation	51.00	437.00	141.00	141.00
Fidelity	64.00	40.00	-----	-----
Surety	10.00	10.00	-----	-----
Burglary and theft	16.00	16.00	-----	-----
Auto property damage	5.00	5.00	-----	-----
Pro dam & col other than auto	99.00	98.00	-----	-----
Auto medical	1.00	1.00	-----	-----
Comprehensive	8.00	8.00	-----	-----
Pacific Employers—				
Auto liability	3,318.00	3,605.00	835.00	835.00
Liability other than auto	1,365.00	1,289.00	3,598.00	3,598.00
Workmen's compensation	15,255.00	14,550.00	12,032.00	12,032.00
Fidelity	341.00	186.00	1,220.00	817.00
Surety	456.00	487.00	5,413.00	2,705.00
Glass	104.00	104.00	28.00	28.00
Burglary and theft	1,575.00	1,504.00	546.00	546.00
Auto property damage	2,201.00	2,079.00	775.00	775.00
Auto collision	199.00	190.00	380.00	380.00
Pro dam & col other than auto	694.00	655.00	290.00	290.00
Miscellaneous auto	441.00	441.00	-----	-----
Pearless Casualty—				
Accident and health	-----	1,717.00	-----	926.00
Auto liability	1,188.00	113,523.00	-----	41,610.00
Liability other than auto	732.00	2,719.00	-----	-----
Workmen's compensation	13,685.00	20,620.00	-----	3,172.00
Fidelity	434.00	1,345.00	1,068.00	804.00
Surety	13,687.00	11,897.00	-----	-----
Burglary and theft	257.00	352.00	-----	-----
Pro dam & col other than auto	359.00	844.00	-----	-----
Fire and marine	-----	3,776.00	-----	-----
Auto property damage	-----	23,337.00	-----	-----
Pennsylvania Threshermen & Farmers Mutual Casualty—				
Auto liability	530,660.00	523,297.00	136,080.00	136,080.00
Liability other than auto	33,690.00	32,458.00	1,544.00	1,544.00
Workmen's compensation	340,440.00	339,338.00	137,692.00	137,692.00
Auto property damage	282,493.00	282,373.00	129,345.00	129,345.00
Pro dam & col other than auto	11,044.00	10,939.00	1,663.00	1,663.00
Accident	150.00	150.00	-----	-----
Phoenix Indemnity—				
Accident	96.00	96.00	-----	-----
Auto liability	11,329.00	11,329.00	11,611.00	11,611.00
Liability other than auto	4,186.00	4,186.00	3,539.00	3,539.00
Workmen's compensation	3,652.00	2,803.00	1,849.00	1,761.00
Fidelity	1,337.00	782.00	4,198.00	4,198.00
Surety	22,107.00	7,026.00	-----	-----
Glass	1,030.00	1,030.00	264.00	264.00
Burglary and theft	1,263.00	1,263.00	2,008.00	2,008.00
Boiler and machinery	1,022.00	1,022.00	-----	-----
Auto property damage	6,449.00	6,449.00	1,510.00	1,510.00
Pro dam & col other than auto	919.00	919.00	471.00	471.00
Water damage	-----	-----	535.00	535.00
Preferred Accident—				
Accident	2,406.00	2,406.00	379.00	182.00
Health	1,294.00	1,294.00	357.00	357.00
Auto liability	23,682.00	23,682.00	7,323.00	7,323.00
Liability other than auto	275.00	275.00	5.00	5.00
Workmen's compensation	8.00	8.00	-----	-----
Fidelity	-----	571.00	-----	82.00

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TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Preferred Accident (con't.)				
Surety	\$	\$ 61.00	\$	\$
Glass	609.00	609.00	275.00	275.00
Burglary and theft	1,574.00	1,574.00	594.00	594.00
Auto property damage	12,331.00	12,331.00	3,124.00	3,124.00
Auto collision	1,603.00	1,603.00	106.00	106.00
Pro dam & col other than auto	32.00	32.00		
Auto fire and theft	647.00	647.00	11.00	11.00
Royal Indemnity—				
Accident	1,491.00	1,331.00	67.00	67.00
Health	549.00	549.00	352.00	352.00
Auto liability	115,178.00	115,178.00	25,749.00	25,749.00
Liability other than auto	21,178.00	21,179.00	13,808.00	6,600.00
Workmen's compensation	43,608.00	43,418.00	19,770.00	19,770.00
Fidelity	2,768.00	2,768.00	385.00	385.00
Surety	16,856.00	8,513.00		
Glass	2,627.00	2,627.00	970.00	970.00
Burglary and theft	10,372.00	10,372.00	1,880.00	1,880.00
Boiler and machinery	1,684.00	1,693.00	206.00	206.00
Auto property damage	62,647.00	62,647.00	24,904.00	24,904.00
Auto collision	193.00	193.00	— 18.00	—18.00
Pro dam & col other than auto	4,176.00	4,176.00	1,240.00	1,240.00
Saint Paul-Mercury Indemnity—				
Accident	141.00	141.00		
Group acc. and health	553.00	553.00	287.00	287.00
Auto liability	330,634.00	325,153.00	151,344.00	151,344.00
Liability other than auto	55,599.00	54,626.00	12,045.00	12,045.00
Workmen's compensation	255,877.00	253,958.00	116,400.00	114,099.00
Fidelity	24,582.00	7,984.60	29,195.00	5,286.00
Surety	72,976.00	50,623.00	1,055.00	645.00
Glass	7,736.00	7,728.00	2,153.00	2,153.00
Burglary and theft	18,494.00	15,838.00	5,174.00	4,991.00
Auto property damage	188,875.00	188,875.00	84,921.00	84,921.00
Pro dam & col other than auto	14,825.00	14,417.00	2,386.00	2,386.00
Seaboard Surety—				
Fidelity	1,876.00	1,787.00		
Surety	75,419.00	34,816.00	— 742.00	1,706.00
Burglary and theft	72.00	72.00		
Security Mutual Casualty—				
Auto liability	1,306.00	1,306.00	5.00	5.00
Liability other than auto	204.00	204.00		
Workmen's compensation	16,193.00	16,193.00	8,150.00	8,150.00
Auto property damage	679.00	679.00	652.00	652.00
Service Casualty Co. of N. Y.—				
Motor vehicles		519,965.00		159,588.00
Shelby Mutual Casualty—				
Medical payment	37,251.00	37,251.00	12,536.00	12,536.00
Auto fire	10,260.00	10,260.00	28.00	28.00
Auto theft	1,608.00	1,608.00	226.00	226.00
Auto liability	374,790.00	363,546.00	93,760.00	85,760.00
Liability other than auto	71,991.00	69,832.00	4,742.00	4,742.00
Workmen's compensation	146,779.00	143,109.00	67,468.00	67,468.00
Auto comprehensive	45,505.00	45,505.00	3,727.00	3,727.00
Glass	41,789.00	41,789.00	13,443.00	13,443.00
False Arrest	9,225.00	7,001.00	600.00	600.00
Auto property damage	228,586.00	228,586.00	85,258.00	85,258.00
Auto collision	81,097.00	81,097.00	25,294.00	25,294.00
Pro dam & col other than auto	14,614.00	14,176.00	944.00	944.00
Burglary and theft	43,472.00	41,833.00	16,472.00	16,256.00
Southern Fidelity Mutual—				
Accident and health	74,090.00	74,090.00	21,171.00	21,171.00
Fidelity	10,942.00	10,942.00	4,427.00	4,427.00
Surety	1,241.00	1,241.00		
Standard Accident—				
Accident	2 589.00	2 589.00	27.00	27.00
Health	76.00	76.00		
Group acc. and health	35.00	17.00		
Auto liability	33,936.00	28,510.00	11 891.00	8 056.00
Liability other than auto	19,316.00	19,086.00	2,341.00	2,341.00
Workmen's compensation	89,640.00	88 563.00	44,668.00	44,502.00
Fidelity	4,602.00	3,100.00	412.00	184.00
Surety	68,665.00	54,231.00		— 382.00
Glass	643.00	643.00	296.00	296.00
Burglary and theft	1,978.00	1,978.00	482.00	482.00

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TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Standard Accident Continued—				
Auto property damage.....	\$ 19,794.00	\$ 19,780.00	\$ 7,919.00	\$ 7,919.00
Auto collision.....		586.00		141.00
Pro dam & col other than auto.....	7,404.00	6,831.00	1,543.00	1,543.00
Auto medical.....	2,228.00	2,228.00	115.00	115.00
State Automobile Mutual—				
State Farm Mutual Automobile—				
Auto liability.....	167,830.00	168,837.00	81,699.00	81,791.00
Auto property damage.....	80,895.00	81,558.00	44,651.00	44,526.00
Auto collision.....	162,027.00	162,027.00	58,210.00	58,210.00
Auto comprehensive.....	63,025.00	63,025.00	13,502.00	13,502.00
Fire.....		1,829.00		
Sun Indemnity—				
Accident.....	132.90	82.00		
Auto liability.....	4,445.00	2,862.00	604.00	403.00
Liability other than auto.....	420.00	273.00		
Workmen's compensation.....	500.00	500.00	48.00	41.00
Fidelity.....		39.00		12.00
Surety.....	125.00	42.00		
Burglary and theft.....	171.00	115.00	625.00	625.00
Auto property damage.....	2,159.00	1,390.00	1,159.00	773.00
Pro dam & col other than auto.....	53.00	21.00		
Title Guarantee—				
Title.....		212.00		
Textile Ins.—				
Auto liability.....	40,521.00	37,499.00	100.00	100.00
Liability other than auto.....	2,598.00	2,145.00		
Workmen's compensation.....	64,913.00	63,290.00	3,645.00	3,645.00
Auto property damage.....	15,663.00	15,605.00	2,092.00	2,092.00
Auto collision.....	57,685.00	23,144.00	2,604.00	2,548.00
Pro dam & col other than auto.....	770.00	731.00		
Auto fire and theft.....	11,314.00	2,957.00	70.00	70.00
Auto comprehensive.....	6,824.00	3,605.00	14.00	14.00
Auto miscellaneous.....	5.00	5.00	6.00	6.00
Travelers indemnity—				
Auto liability.....	303,385.00	303,385.00	61,432.00	61,432.00
Liability other than auto.....	16,549.00	16,549.00	3,194.00	3,194.00
Fidelity.....	12,270.00	13,905.00	4,860.00	4,972.00
Surety.....	49,769.00	47,621.00		530.00
Glass.....	13,898.00	13,898.00	4,091.00	4,091.00
Burglary and theft.....	65,931.00	65,931.00	28,063.00	28,063.00
Boiler and machinery.....	47,675.00	47,929.00	9,653.00	9,653.00
Auto property damage.....	283,964.00	283,964.00	113,414.00	113,414.00
Pro dam & col other than auto.....	32,471.00	32,471.00	11,538.00	11,538.00
Travelers (Accident Dept)—				
Accident.....	132,138.00	132,138.00	31,724.00	31,724.00
Health.....	2,845.00	2,845.00	1,716.00	1,716.00
Group acc. and health.....	263,817.00	364,839.00	295,525.00	296,275.00
Non-cancellable acc & health.....	166.00	166.00		
Auto liability.....	285,049.00	285,049.00	76,966.00	76,966.00
Liability other than auto.....	124,138.00	124,138.00	10,944.00	10,944.00
Workmen's compensation.....	502,601.00	501,608.00	266,693.00	264,176.00
Trinity Universal—				
Fire Dept.....	36,418.00	36,790.00	1,663.00	1,663.00
United National Indemnity—				
Auto liability.....	195.00	183.00		
Liability other than auto.....	17.00	16.00		
Burglary and theft.....	10.00	10.00		
Surety.....		827.00		
Auto property damage.....	97.00	91.00		
Pro dam & col other than auto.....	4.00	3.00		
United States Casualty—				
Accident.....	7,964.00	9,450.00	1,528.00	1,994.00
Health.....	231.00	3,691.00	14.00	788.00
Auto liability.....	459,883.00	452,961.00	141,411.00	141,411.00
Liability other than auto.....	144,880.00	143,192.00	16,586.00	16,586.00
Workmen's compensation.....	488,590.00	487,752.00	262,743.00	262,743.00
Fidelity.....	39,051.00	29,196.00	3,088.00	1,255.00
Surety.....	157,688.00	107,425.00	30,144.00	25,987.00
Glass.....	6,365.00	6,295.00	2,922.00	2,922.00
Burglary and theft.....	26,827.00	26,020.00	12,854.00	12,954.00
Auto property damage.....	228,512.00	225,998.00	118,262.00	118,262.00
Auto collision.....	720.00	712.00		
Pro dam & col other than auto.....	70,166.00	67,935.00	14,235.00	14,235.00
Auto fire and theft.....	174.00	174.00		

TABLE No. VII—Continued

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
U. S. Fidelity and Guaranty—				
Accident.....	\$ 5,876.00	\$ 5,725.00	\$ 403.00	\$ 398.00
Health.....	517.00	517.00		
Group acc. and health.....	2,418.00	2,418.00	130.00	130.00
Auto liability.....	374,871.00	374,871.00	191,986.00	191,986.00
Liability other than auto.....	102,484.00	102,484.00	25,376.00	25,376.00
Workmen's compensation.....	294,513.00	292,741.00	152,960.00	151,661.00
Fidelity.....	54,234.00	56,941.00	19,756.00	21,928.00
Surety.....	82,104.00	81,997.00	9,146.00	4,546.00
Glass.....	12,968.00	12,968.00	5,492.00	5,492.00
Burglary and theft.....	39,361.00	39,361.00	15,920.00	15,920.00
Auto property damage.....	194,245.00	194,245.00	97,104.00	97,104.00
Auto collision.....	6,404.00	6,404.00	2,533.00	2,533.00
Pro dam & col other than auto.....	35,318.00	35,318.00	12,710.00	12,710.00
Water damage.....	345.00	345.00	132.00	132.00
United States Guarantee—				
Accident.....	1,184.00	1,184.00		
Auto liability.....	19,809.00	19,809.00	4,604.00	4,604.00
Liability other than auto.....	27,534.00	27,534.00	4,143.00	4,143.00
Workmen's compensation.....	143.00	143.00	256.00	256.00
Fidelity.....	30,368.00	22,534.00	59,071.00	19,955.00
Surety.....	93,876.00	53,397.00	42,492.00	24,243.00
Glass.....	422.00	422.00	199.00	199.00
Burglary and theft.....	2,253.00	1,578.00	2,947.00	2,340.00
Auto property damage.....	10,326.00	10,326.00	2,720.00	2,720.00
Auto collision.....	53.00	53.00		
Pro dam & col other than auto.....	2,801.00	2,801.00	328.00	328.00
Utica Mutual—				
Accident.....	444.00	444.00		
Auto liability.....	162,999.00	162,090.00	84,611.00	84,611.00
Liability other than auto.....	25,509.00	25,356.00	3,023.00	3,023.00
Workmen's compensation.....	104,347.00	103,979.00	60,298.00	60,298.00
Glass.....	5,544.00	5,488.00	1,212.00	1,212.00
Burglary and theft.....	6,187.00	5,646.00	1,259.00	1,259.00
Auto property damage.....	105,853.00	105,194.00	43,905.00	43,905.00
Auto collision.....	22,430.00	22,430.00	5,990.00	5,990.00
Pro dam & col other than auto.....	8,535.00	8,710.00	1,662.00	1,662.00
Auto Physical damage.....	9,026.00	8,986.00	1,547.00	1,547.00
Virginia Mutual—				
Auto liability.....	88,421.00	63,844.00	48,158.00	38,158.00
Workmen's compensation.....	9,340.00	8,843.00	4,441.00	4,441.00
Auto property damage.....	39,288.00	39,168.00	15,442.00	15,442.00
Virginia Surety—				
Auto liability.....	404,294.00	284,981.00	231,831.00	143,301.00
Auto property damage.....	176,643.00	163,728.00	54,199.00	54,199.00
Western National Indemnity—				
Fire and marine.....		33,581.00		11,638.00
Yorkshire Indemnity—				
Liability other than auto.....	81.00	81.00		
Fidelity.....		89.00		
Surety.....		13,047.00		206.00
Pro dam & col other than auto.....	31.00	31.00		
Burglary and theft.....	8.00	8.00	40.00	40.00
Zurich General Acc. & Liability				
Accident.....	60.00	60.00		
Group acc. and health.....	26,045.00	26,045.00	15,778.00	15,778.00
Auto liability.....	89,482.00	89,482.00	35,594.00	35,594.00
Liability other than auto.....	11,047.00	11,047.00	6,235.00	6,235.00
Workmen's compensation.....	27,029.00	27,029.00	21,221.00	21,221.00
Glass.....	871.00	871.00	463.00	463.00
Burglary and theft.....	5,904.00	5,904.00	355.00	355.00
Auto property damage.....	48,765.00	48,765.00	18,001.00	18,001.00
Auto collision.....	25.00	25.00	900.00	900.00
Pro dam & col other than auto.....	3,384.00	3,384.00	445.00	445.00
Totals.....	\$ 41,908,419.00	\$ 42,102,064.00	\$ 16,619,269.00	\$ 16,565,547.00

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TABLE No. VII—Continued

RECAPITULATION
1949

Miscellaneous Companies—1949 North Carolina Business	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Paid
Accident.....	\$ 2,324,952.00	\$ 2,448,740.00	\$ 1,149,458.00	\$ 1,119,891.00
Health.....	727,586.00	611,784.00	222,159.00	258,650.00
Group accident & health.....	1,353,450.00	1,348,735.00	1,028,448.00	1,016,199.00
Non-cancellable accident & health.....	451,118.00	453,820.00	194,445.00	204,324.00
Auto liability.....	11,553,908.00	11,386,169.00	4,411,541.00	4,277,295.00
Liability other than auto.....	2,092,907.00	2,080,362.00	353,006.00	344,453.00
Workmen's compensation.....	9,631,504.00	9,568,354.00	4,685,603.00	4,681,212.00
Fidelity.....	776,164.00	724,401.00	211,081.00	157,903.00
Surety.....	1,473,080.00	1,347,653.00	304,474.00	238,764.00
Glass.....	237,375.00	233,417.00	77,924.00	77,921.00
Burglary and theft.....	766,624.00	746,470.00	261,304.00	257,402.00
Boiler and machinery.....	920,826.00	916,047.00	138,445.00	120,425.00
Auto property damage.....	6,067,435.00	6,008,503.00	2,556,783.00	2,527,916.00
Auto collision.....	2,207,384.00	2,163,964.00	766,613.00	822,290.00
Pro. dam. & col. other than auto.....	542,729.00	561,022.00	136,528.00	130,496.00
Water damage.....	4,799.00	4,485.00	4,165.00	4,165.00
Motor vehicles.....	24,688.00	557,377.00	4,460.00	163,920.00
Auto fire.....	79,468.00	37,090.00	7,089.00	2,207.00
Auto theft.....	62,515.00	20,330.00	7,399.00	2,517.00
Auto comprehensive.....	238,178.00	202,528.00	31,190.00	27,965.00
Auto miscellaneous.....	20,940.00	20,901.00	5,702.00	5,702.00
Auto medical payment.....	2,513.00	2,348.00	236.00	175.00
Title.....	35,523.00	176,113.00	400.00	1,761.00
Medical payment.....	58,816.00	58,763.00	18,865.00	18,115.00
Aircraft.....	184.00	184.00		
Credit.....	59,748.00	60,182.00	154.00	—540.00
Live stock.....	14,496.00	11,425.00	2,354.00	2,354.00
Fire and allied lines.....		80,532.00		41.00
Hospitalization.....	40,053.00	40,053.00	22,790.00	22,790.00
Inland navig. & water vehicles.....	17,725.00	1,999.00	4,038.00	2,945.00
Fire and marine.....	725.00	37,357.00		11,638.00
Fire and extended coverage.....	55,807.00	28,400.00	9,695.00	36,360.00
False arrest.....	9,225.00	7,001.00	600.00	600.00
Fire department.....	36,418.00	36,790.00	1,663.00	1,663.00
Fire and marine-auto.....	19,520.00	118,765.00	657.00	16,028.00
Totals.....	\$ 41,908,419.00	\$ 42,102,064.00	\$ 16,619,269.00	\$ 16,565,547.00

—Minus.

STATISTICAL TABLES
RELATING TO FRATERNAL ORDERS

TABLE

Showing Income, Disbursements, Premiums Received, Losses Paid, Assets,
December

FRATERNAL ORGANIZATIONS 1949	Total Income	Total Disbursements	Net Premiums Received
Aid Association for Lutherans.....	\$ 19,904,404.00	\$ 7,774,765.00	\$ 13,089,103.00
American Woodmen, Supreme Camp.....	953,515.00	573,507.00	740,812.00
Firemen's Frat. Ins. Fund of N.C. Firemen's Asso.....	47,414.00	42,197.00	44,151.00
Independent Order of St. Luke.....	147,575.00	117,898.00	115,048.00
Jr. Order United Amer. Mech. of the U. S. of Amer.....	1,294,244.00	1,013,331.00	803,576.00
Knights of Columbus.....	11,926,560.00	7,386,705.00	9,132,790.00
Lutheran Brotherhood.....	12,138,459.00	5,026,636.00	8,737,428.00
Maccabees, The.....	15,645,539.00	11,920,778.00	9,085,961.00
Modern Woodmen of America.....	23,102,210.00	17,090,699.00	16,325,382.00
Mutual Life Insurance Asso.....	328,983.00	268,832.00	273,814.00
National Fraternal Society of the Deaf.....	298,744.00	183,897.00	181,460.00
Patriotic Order Sons of America, N. C. State Camp.....	45,126.00	44,359.00	40,575.00
Order United Commercial Travelers of America.....	2,735,914.00	2,372,698.00	2,405,655.00
Royal Arcanum, Supreme Council.....	2,627,609.00	3,094,090.00	1,513,304.00
Royal Clan, Order Scottish Clans.....	424,155.00	343,354.00	256,585.00
Travelers Protective Asso. of Amer.....	1,118,224.00	880,652.00	1,054,025.00
United Order of Tents, J.R. Giddings & Jolliffe Union.....	70,817.00	55,810.00	2,977.00
Woman's Benefit Asso.....	5,496,195.00	4,530,292.00	3,214,972.00
Woodmen Circle, Supreme Forest.....	4,945,758.00	4,336,271.00	3,396,336.00
Woodmen of the World Life Ins. Society.....	22,011,370.00	17,143,676.00	13,762,337.00
Totals.....	\$ 125,262,815.00	\$ 84,200,447.00	\$ 84,176,291.00

No. VIII

Liabilities, Special Reserves and Unassigned Funds for the year ending 31, 1949.

Net Losses Paid	Total Admitted Assets	Total Liabilities Including Reserves	Special Reserves	Unassigned Funds
\$ 1,670,571.00	\$ 118,225,820.00	\$ 105,917,885.00	\$ 4,425,747.00	\$ 7,882,188.00
277,430.00	6,186,840.00	4,856,863.00	1,329,978.00	
39,023.00	153,085.00			153,085.00
41,194.00	455,356.00	313,197.00	25,000.00	117,159.00
521,471.00	8,837,683.00	8,252,823.00	250,000.00	334,861.00
3,663,203.00	74,237,013.00	66,757,596.00		7,479,417.00
782,572.00	48,530,072.00	44,204,618.00	334,461.00	4,290,994.00
6,229,597.00	82,211,971.00	75,121,816.00	3,400,187.00	3,689,968.00
11,489,410.00	156,731,100.00	142,984,425.00	12,635,168.00	1,111,507.00
138,355.00	1,453,750.00	1,379,371.00	10,194.00	64,186.00
109,995.00	3,193,524.00	2,683,659.00		509,865.00
41,090.00				
1,373,823.00	5,591,943.00	1,462,781.00		4,129,161.00
2,143,809.00	30,882,630.00	23,364,939.00	3,000,000.00	4,517,692.00
205,991.00	4,893,357.00	92,571.00		4,800,786.00
663,601.00	3,307,988.00	567,259.00	2,740,729.00	
1,593.00	353,554.00	2,765.00	350,789.00	
2,805,897.00	57,781,135.00	50,573,512.00	3,690,000.00	3,517,622.00
1,732,514.00	46,643,821.00	38,719,835.00	1,439,389.00	6,484,598.00
7,949,514.00	169,292,863.00	138,618,594.00	13,955,309.00	16,718,960.00
\$ 41,880,653.00	\$ 819,263,505.00	\$ 705,874,509.00	\$ 47,586,951.00	\$ 65,802,049.00

TABLE No. IX

Showing Net Premiums Received and Claims Paid for the year 1949.

Fraternal Organizations 1949	Total Payments received from members	Benefits Paid to members during the year
Aid Association for Lutherans.....	\$ 21,552.00	\$ 2,500.00
American Woodmen, Supreme Camp.....	3,408.00	500.00
Firemen's Fraternal Ins. Fund of N. C. Firemen's Asso.....	44,151.00	39,023.00
Independent Order of St. Luke.....	4,289.00	1,479.00
Jr. Order United American Mechanics of the U. S. of Amer.....	106,799.00	107,696.00
Knights of Columbus.....	15,053.00	2,404.00
Lutheran Brotherhood.....	25,735.00	1,128.00
Maccabees, The.....	115,740.00	21,780.00
Modern Woodmen of America.....	206,794.00	74,642.00
Mutual Life Insurance Asso.....	3,479.00	2,000.00
National Fraternal Society of the Deaf.....	2,739.00	1,306.00
Patriotic Order Sons of America, N. C. State Camp.....	40,575.00	41,090.00
Order United Commercial Travelers of America.....	44,147.00	25,712.00
Royal Arcanum, Supreme Council.....	39,276.00	30,489.00
Royal Clan, Order Scottish Clans.....		
Travelers Protective Asso. of Amer.....	65,613.00	38,392.00
United Order of Tents, J. R. Giddings & Jolliffe Union.....	16,807.00	1,600.00
Woman's Benefit Asso.....	10,448.00	6,767.00
Woodmen Circle, Supreme Forest.....	109,726.00	22,931.00
Woodmen of the World Life Ins. Society.....	1,035,479.00	374,273.00
Totals.....	\$ 1,911,810.00	\$ 795,712.00

STATISTICAL TABLES

RELATING TO FIRE, MARINE AND INLAND INSURANCE COMPANIES

1948

(NOTE—These figures were compiled prior to the
Department's audit of the companies' statements.)

TABLE

Showing the Income, Disbursements, Net Premiums Received, Net Losses of Fire, Marine Inland Companies (licensed to do

Stock Fire Companies 1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid
Aetna.....	\$ 59,067,657.00	\$ 52,429,240.00	\$ 55,279,00.00	\$ 24,953,326.00
Agricultural.....	11,254,575.00	11,706,016.00	10,220,111.00	6,075,099.00
Albany.....	1,506,341.00	1,287,436.00	1,363,872.00	594,372.00
Allemania Fire Ins. Co. of Pittsburgh	3,841,927.00	3,158,356.00	3,521,963.00	1 421,264.00
Alliance Ins. Co. of Phila.....	11 372,716.00	9 743 463.00	10,613,515.00	4 810,031.00
Allstate Fire.....	1,499,690.00	1,566,108.00	1,338 829.00	839,319.00
American Alliance.....	7,794,680.00	6,252,907.00	7,209 116.00	2,960,320.00
American Automobile Fire.....	8,425,722.00	6,443,462.00	8,290 791.00	2,632,716.00
American Aviation and General.....	3,136,577.00	1,748,457.00	2,757,221.00	606,331.00
American Central.....	6,205,501.00	5,693,285.00	5,902,845.00	2,691,049.00
American Druggists' Fire.....	807,631.00	651,761.00	559,433.00	177,457.00
American Eagle Fire.....	19,103,540.00	14,653,495.00	16,160,455.00	6,421,234.00
American Equitable Assur. of N. Y.....	14,237,070.00	12,933,734.00	12,492,728.00	12,933,734.00
American Fidelity Fire.....	2,197,081.00	1,066,047.00	1,321,287.00	680,462.00
American Fire.....	390,543.00	353,308.00	372,869.00	155,666.00
American and Foreign.....	6,753,721.00	4,717,362.00	6,387,694.00	1,818,265.00
American Home Fire Assurance.....	1,652,919.00	1,486,725.00	1,491,589.00	678,715.00
American Insurance.....	50,974,510.00	42,886,369.00	47,597,454.00	206,633,876.00
American National Fire.....	2,348,392.00	1,266,872.00	2,195,359.00	360,982.00
American Union Ins. of N. Y.....	1,130,692.00	906,960.00	1,035,784.00	322,661.00
Anchor Insurance.....	2,625,813.00	2,233,358.00	2,488,609.00	1,069,811.00
Assurance.....	1,011,562.00	642,597.00	970,431.00	232,624.00
Atlantic Fire.....	36,168.00	14,198.00		
Automobile Ins. Co.....	40,218,919.00	34,105,737.00	38,658,588.00	15,831,740.00
Baltimore-American.....	2,094,090.00	1,961 715.00	1,979,328.00	966,098.00
Bankers' Fire.....	159,732.00	159,046.00	165.00	
Bankers Fire and Marine.....	785,294.00	582,049.00	754,363.00	303,577.00
Bankers and Shippers.....	6,533,563.00	5,456,012.00	6,276,275.00	2,461,835.00
Birmingham Fire Ins. Co. of Phila.....	976,224.00	670,712.00	757,120.00	253,430.00
Bituminous Fire and Marine.....	263,557.00	145,941.00	255,050.00	60,610.00
Blue Ridge.....	814,262.00	571,355.00	792,437.00	360,142.00
Boston.....	22,555,168.00	14,649,330.00	17,507,421.00	6,229,497.00
Buffalo.....	3,949,698.00	3,584,492.00	3,557,699.00	1,484,595.00
Caledonian-American.....	739,423.00	781,052.00	686,162.00	409,319.00
California.....	3,710,657.00	3,432,609.00	3,426,267.00	1 632 571.00
Calvert Fire.....	20,118,556.00	10,415,376.00	19,590,674.00	7,079,197.00
Camden Fire Ins. Asso.....	14,287,361.00	13,050,237.00	13,338,587.00	6,711,749.00
Capital Fire Ins. Co. of Cal.....	1,420,038.00	1,103,237.00	1,341,971.00	479,690.00
Carolina.....	811,235.00	780,192.00	780,062.00	376,359.00
Central Union.....	479,331.00	341,751.00	429,616.00	121,718.00
Charter Oak Fire.....	1,332,231.00	1,204,543.00	1,264,777.00	463,052.00
Citizens.....	1,348,878.00	1,026,446.00	1,193,845.00	469 516.00
City of New York.....	1,573,720.00	1 507,453.00	1,491 911.00	728 979.00
Columbia Fire.....	1,930,983.00	1,612,287.00	1,751,487.00	765,597.00
Columbia Ins. Co. of N. Y.....	2,190,070.00	2,055,302.00	1,909,503.00	970,490.00
Commerce.....	4,442,920.00	3,779,204.00	4,222,272.00	1,780,276.00
Commercial Union Fire.....	2,980,545.00	2,810,031.00	2,841,909.00	1,385,111.00
Commonwealth.....	5,372,604.00	4,494,191.00	5,013,109.00	1,931,473.00
Concordia Fire.....	4,813,299.00	3,951,428.00	4,536,586.00	1,881,911.00
Connecticut Fire.....	18,244,958.00	15,398,734.00	17,082,693.00	7,182,768.00
Continental.....	72,770,219.00	57,711,143.00	63,620,984.00	26,217,055.00
County Fire.....	-626,422.00	1,781,379.00	-780,165.00	515,333.00
Detroit Fire and Marine.....	3 064,741.00	2,486,882.00	2,834,165.00	1,161,323.00
Dixie Fire.....	41,703.00	206,329.00		139,522.00
Eagle Fire.....	944,947.00	897,241.00	868,212.00	422,504.00
East and West.....	3,187,255.00	3,190,685.00	3,005,085.00	1,405,916.00
Emmeo.....	10,722,040.00	6,394,084.00	10,223,835.00	4,504,316.00
Empire State.....	2,744,321.00	2,825,757.00	2,555,028.00	1,518,775.00
Employers' Fire.....	8,494,382.00	7,041,825.00	8,215,581.00	3,249,963.00
Equitable Fire and Marine.....	3,717,184.00	3,042,186.00	3,416,539.00	1,436,552.00
Equitable Fire.....	468,031.00	392,553.00	411,108.00	115,964.00
Eureka-Security Fire and Marine.....	5,923,029.00	5,452,265.00	5,613,413.00	2,476,475.00
Export.....	650,847.00	580,414.00	279,062.00	28,763.00
Federal.....	16,367,770.00	12,092,564.00	15,156,147.00	5,525,460.00
Federal Union.....	12,631,164.00	2,238,075.00	2,492,082.00	1,088,750.00

—Minus.

No. X

Paid, Total Admitted Assets, Total Liabilities, Capital Surplus and Reserves business in this state) for year ending December 31, 1948.

Total Admitted Assets	Total Liabilities not including Capital	Reserves	Capital Stock	Net Surplus
\$ 110,022,015.00	\$ 70,994,405.00	\$ 5,000,000.00	\$ 10,000,000.00	\$ 24,027,610.00
21,939,922.00	14,889,477.00	-----	3,000,000.00	4,050,445.00
4,170,456.00	1,741,306.00	-----	1,000,000.00	1,429,150.00
8,444,156.00	4,479,458.00	-----	1,200,000.00	2,764,698.00
19,416,392.00	12,590,828.00	1,825,564.00	1,000,000.00	4,000,000.00
2,851,896.00	820,403.00	-----	300,000.00	1,731,493.00
15,005,596.00	7,760,191.00	-----	3,000,000.00	4,245,405.00
9,433,939.00	6,109,362.00	-----	600,000.00	2,724,577.00
3,670,558.00	2,587,419.00	-----	500,000.00	583,138.00
10,873,654.00	7,043,326.00	-----	1,000,000.00	2,830,328.00
2,742,524.00	511,239.00	50,000.00	750,000.00	1,431,285.00
43,103,082.00	20,408,184.00	-----	5,000,000.00	17,694,898.00
23,025,130.00	17,247,670.00	-----	1,500,000.00	4,277,460.00
1,917,718.00	1,292,862.00	-----	350,000.00	274,856.00
908,056.00	523,056.00	10,000.00	250,000.00	125,000.00
13,011,530.00	7,546,051.00	72,762.00	1,500,000.00	3,892,717.00
4,442,407.00	1,780,176.00	-----	1,000,000.00	1,662,231.00
84,001,899.00	56,310,198.00	-----	5,000,000.00	22,691,701.00
4,385,133.00	1,791,968.00	-----	1,000,000.00	1,593,165.00
4,473,748.00	1,596,644.00	100,000.00	1,000,000.00	1,777,104.00
4,610,285.00	2,435,395.00	50,000.00	1,000,000.00	1,124,890.00
2,931,610.00	954,282.00	-----	1,000,000.00	977,329.00
759,261.00	149,457.00	-----	250,000.00	359,804.00
59,120,691.00	40,482,755.00	2,100,000.00	5,000,000.00	11,537,937.00
9,612,585.00	5,480,037.00	-----	1,500,000.00	2,632,549.00
288,399.00	16,073.00	-----	200,000.00	72,326.00
1,268,862.00	537,046.00	137,567.00	295,987.00	298,262.00
10,861,263.00	7,180,184.00	-----	1,000,000.00	2,681,079.00
3,173,079.00	895,794.00	-----	1,000,000.00	1,277,285.00
653,194.00	199,938.00	153,257.00	200,000.00	100,000.00
1,080,999.00	539,371.00	-----	326,000.00	215,628.00
42,732,713.00	21,671,309.00	-----	4,000,000.00	17,061,404.00
8,559,673.00	5,071,719.00	700,000.00	1,000,000.00	1,787,954.00
1,821,672.00	964,303.00	-----	500,000.00	357,369.00
7,167,014.00	4,289,154.00	31,000.00	1,000,000.00	1,846,860.00
23,546,281.00	17,550,352.00	39,024.00	1,000,000.00	4,956,906.00
24,836,963.00	16,761,531.00	400,000.00	2,500,000.00	5,175,432.00
3,673,689.00	1,645,496.00	52,764.00	1,000,000.00	975,429.00
3,554,344.00	2,033,037.00	-----	500,000.00	1,021,306.00
2,334,419.00	848,100.00	35,914.00	500,000.00	950,405.00
4,402,399.00	1,837,246.00	-----	1,000,000.00	1,565,154.00
4,792,254.00	1,371,401.00	-----	1,000,000.00	2,420,854.00
7,471,873.00	4,234,110.00	-----	1,500,000.00	1,737,763.00
5,144,578.00	1,916,689.00	-----	1,000,000.00	2,227,889.00
4,653,751.00	2,802,652.00	95,411.00	1,000,000.00	755,688.00
10,114,731.00	5,118,785.00	286,336.00	1,000,000.00	3,709,611.00
5,016,981.00	3,397,111.00	-----	1,000,000.00	619,870.00
10,917,223.00	5,985,976.00	-----	1,000,000.00	3,931,247.00
7,759,166.00	5,380,337.00	-----	1,000,000.00	1,378,829.00
36,727,321.00	19,675,455.00	-----	2,000,000.00	15,051,866.00
186,463,233.00	75,642,146.00	-----	20,000,000.00	90,821,087.00
6,270,939.00	3,000,041.00	-----	1,000,000.00	2,270,897.00
4,423,588.00	2,423,588.00	-----	-----	-----
2,603,500.00	1,192,647.00	-----	1,000,000.00	410,852.00
6,069,342.00	3,543,909.00	-----	1,000,000.00	1,525,433.00
12,909,234.00	9,528,871.00	78,633.90	1,200,000.00	2,101,730.00
5,629,780.00	3,634,962.00	-----	1,000,000.00	994,818.00
12,872,466.00	8,714,898.00	1,157,568.00	1,000,000.00	2,000,000.00
10,781,997.00	3,973,720.00	-----	1,000,000.00	5,808,278.00
1,678,520.00	536,621.00	33,116.00	3,000,000.00	808,783.00
10,582,865.00	7,421,813.00	-----	1,000,000.00	2,161,052.00
1,572,250.00	354,451.00	-----	500,000.00	717,800.00
41,892,642.00	20,493,960.00	1,973,501.00	4,000,000.00	15,425,182.00
5,617,185.00	3,365,180.00	61,394.00	1,000,000.00	1,190,611.00

TABLE No. X

Stock Fire Companies 1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid
Fidelity and Guaranty Fire Corp.	17,217,746.00	13,014,823.00	16,468,932.00	5,984,706.00
Fidelity-Phenix Fire.....	59,038,026.00	46,830,474.00	51,702,052.00	21,853,136.00
Fire Asso. of Phila.....	21,663,471.00	18,944,665.00	20,059,431.00	8,981,343.00
Firemen's Fund.....	77,783,266.00	56,376,168.00	59,339,588.00	25,122,109.00
Firemen's Ins.....	41,789,959.00	35,781,281.00	38,885,023.00	16,130,669.00
First National Ins. Co. of Amer.....	3,570,701.00	2,497,656.00	3,489,457.00	961,624.00
Franklin Fire.....	6,961,779.00	6,597,377.00	6,568,146.00	3,186,496.00
Franklin National Ins. Co. of N. Y.....	1,413,121.00	1,179,483.00	1,206,977.00	573,173.00
Fulton Fire.....	58,097.00	16,768.00		
General Exchange Ins. Corp.....	47,039,602.00	33,084,295.00	45,881,094.00	14,352,827.00
General Ins. Co. of Amer.....	29,044,280.00	22,853,488.00	27,198,070.00	9,370,599.00
Georgia Home.....	989,260.00	934,224.00	936,217.00	461,940.00
Gibraltar Fire and Marine.....	1,133,380.00	1,100,425.00	1,086,822.00	529,480.00
Girard Fire and Marine.....	4,738,808.00	3,974,916.00	4,536,586.00	1,881,911.00
Glens Falls.....	25,508,664.00	22,157,710.00	23,926,209.00	10,088,234.00
Globe and Republic Ins. Co. of Amer.....	5,637,191.00	5,259,584.00	5,205,303.00	2,468,478.00
Globe and Rutgers Fire.....	8,174,004.00	7,625,968.00	7,325,371.00	3,382,628.00
Granite State Fire.....	4,209,500.00	4,005,064.00	3,965,936.00	2,042,389.00
Great American.....	46,234,641.00	38,155,237.00	43,193,944.00	17,639,530.00
Hanover Fire.....	22,793,304.00	19,683,174.00	20,475,040.00	8,664,885.00
Hartford Fire.....	122,145,952.00	97,430,332.00	115,436,885.00	46,067,806.00
Home Fire and Marine.....	11,839,384.00	9,767,945.00	11,126,173.00	4,710,395.00
Home Insurance.....	240,374,375.00	145,901,268.00	134,774,737.00	66,258,751.00
Homeland Ins. Co. of Amer.....	2,600,744.00	2,339,260.00	2,418,482.00	1,097,568.00
Homestead Fire.....	1,031,856.00	962,093.00	989,689.00	478,814.00
Imperial Assurance.....	2,448,259.00	2,415,281.00	2,175,170.00	1,163,706.00
Industrial.....	6,466,277.00	4,727,192.00	5,309,794.00	2,112,576.00
Insurance Co. of North America.....	100,923,900.00	77,463,005.00	91,863,060.00	35,392,213.00
Insurance Co. of the State of Penn.....	3,330,731.00	2,901,048.00	2,948,421.00	1,293,336.00
Jersey.....	4,176,234.00	3,460,169.00	4,001,022.00	1,573,613.00
Kansas City Fire and Marine.....	3,189,486.00	2,264,320.00	1,297,998.00	327,935.00
Louisville Fire and Marine.....	2,547,594.00	2,079,785.00	1,911,446.00	742,081.00
Lumbermen's.....	3,319,857.00	2,978,830.00	3,095,285.00	1,399,786.00
Manhattan Fire and Marine.....	2,145,698.00	1,883,619.00	2,015,112.00	858,099.00
Manufacturers' Fire.....	1,530,745.00	2,729,623.00	702,794.00	705,139.00
Massachusetts Fire and Marine.....	3,035,143.00	2,441,436.00	2,834,165.00	1,156,517.00
Mercantile Ins. Co. of Amer.....	5,460,612.00	4,601,677.00	5,103,688.00	1,979,693.00
Mechanics and Traders.....	2,790,686.00	2,448,720.00	2,615,116.00	1,241,874.00
Merchants' Fire Assur. Corp.....	10,366,128.00	8,464,609.00	9,312,661.00	3,239,788.00
Merchants Fire.....	2,076,416.00	1,791,598.00	1,933,208.00	742,690.00
Mercury.....	11,702,064.00	8,015,111.00	10,249,213.00	3,959,921.00
Michigan Fire and Marine.....	4,331,337.00	3,819,789.00	4,096,393.00	1,878,133.00
Milwaukee Mechanics.....	13,076,950.00	10,669,306.00	12,313,591.00	5,108,045.00
Minneapolis Fire and Marine.....	594,102.00	50,164.00		
Monarch Fire.....	1,795,519.00	1,688,116.00	1,695,425.00	749,416.00
Motors Insurance Corp.....	12,507,922.00	7,030,716.00	12,373,700.00	3,215,795.00
National Ben-Franklin Fire Ins. Co. of Pittsburgh.....	4,808,967.00	4,003,895.00	4,536,586.00	1,881,911.00
National Fire.....	37,514,590.00	34,441,038.00	35,302,487.00	16,717,533.00
National Liberty Ins. Co. of Amer.....	6,174,858.00	5,876,999.00	5,881,900.00	2,880,167.00
National Surety Marine.....	2,940,496.00	2,605,811.00	2,848,560.00	1,278,339.00
National Union Fire.....	23,156,902.00	20,155,368.00	21,591,897.00	9,998,987.00
Newark Fire.....	8,824,661.00	7,460,403.00	8,340,797.00	3,498,736.00
New Brunswick Fire.....	1,669,154.00	1,597,571.00	1,597,142.00	778,538.00
New England Fire.....	1,146,623.00	982,704.00	1,024,082.00	468,778.00
New Hampshire Fire.....	15,721,406.00	14,219,366.00	13,563,067.00	6,490,566.00
New York.....	5,919,693.00	5,379,217.00	5,205,303.00	2,468,478.00
New York Underwriters.....	5,338,610.00	4,418,795.00	4,862,850.00	2,106,515.00
Niagara Fire.....	24,407,065.00	19,008,518.00	21,670,394.00	8,609,103.00
Northern Insurance Co. of N. Y.....	11,864,465.00	9,526,799.00	11,253,752.00	4,109,122.00
North River.....	17,365,834.00	14,393,581.00	16,043,008.00	6,761,061.00
Northwestern Fire and Marine.....	1,684,546.00	1,355,042.00	1,492,306.00	586,895.00
Northwestern National.....	11,370,687.00	9,084,984.00	10,358,176.00	3,370,552.00
Ohio Farmers.....	5,952,046.00	5,259,141.00	5,585,399.00	2,141,763.00
Ohio Insurance.....	1,861,596.00	1,255,654.00	1,814,294.00	525,208.00
Old Colony.....	8,090,698.00	6,239,723.00	7,503,181.00	2,669,784.00

Total Admitted Assets	Total Liabilities not including Capital	Reserves	Capital Stock	Net Surplus
\$ 26,386,206.00	\$ 17,993,556.00	\$ -----	\$ 2,000,000.00	\$ 6,392,651.00
153,484,415.00	62,519,671.00	-----	15,000,000.00	75,964,744.00
37,841,269.00	25,318,373.00	-----	2,400,000.00	10,122,835.00
146,692,512.00	86,819,699.00	400,000.00	7,500,000.00	51,972,814.00
76,023,154.00	51,830,215.00	-----	13,325,000.00	10,867,939.00
6,634,502.00	4,399,203.00	-----	1,000,000.00	1,235,299.00
29,972,010.00	18,629,720.00	-----	3,000,000.00	8,342,290.00
6,053,495.00	1,625,886.00	100,000.00	1,000,000.00	3,327,609.00
2,015,371.00	8,250.00	-----	1,000,000.00	1,007,121.00
51,780,502.00	33,376,964.00	4,017,168.00	4,000,000.00	10,386,371.00
52,670,020.00	33,006,701.00	-----	1,400,000.00	18,263,319.00
3,793,872.00	2,204,838.00	-----	500,000.00	1,089,034.00
6,033,788.00	2,969,345.00	-----	1,000,000.00	1,064,444.00
8,086,578.00	5,800,202.00	-----	1,000,000.00	1,286,376.00
51,824,569.00	32,154,252.00	1,406,740.00	3,250,000.00	15,013,576.00
8,719,834.00	6,536,250.00	-----	1,000,000.00	1,183,584.00
17,129,828.00	9,785,923.00	-----	1,915,050.00	5,428,855.00
7,112,511.00	4,858,885.00	-----	1,000,000.00	1,253,626.00
87,003,666.00	49,215,396.00	-----	8,150,000.00	29,638,361.00
36,260,454.00	25,798,816.00	500,000.00	4,000,000.00	5,961,637.00
231,229,127.00	129,508,821.00	14,720,306.00	12,000,000.00	75,000,000.00
21,146,452.00	14,788,906.00	400,000.00	1,000,000.00	4,957,546.00
285,245,438.00	191,408,323.00	-----	20,013,595.00	73,823,520.00
6,389,416.00	3,040,848.00	-----	1,000,000.00	1,342,568.90
4,495,368.00	2,605,917.00	-----	1,000,000.00	889,452.00
5,418,201.00	3,189,897.00	97,946.00	1,000,000.00	1,130,359.00
6,388,115.00	4,632,852.00	-----	500,000.00	955,263.00
237,707,089.00	110,584,914.00	27,122,175.00	15,000,000.00	85,000,000.00
6,271,286.00	3,758,901.00	-----	1,000,000.00	1,512,385.00
7,156,406.00	4,589,082.00	-----	1,000,000.00	1,567,324.00
4,130,430.00	2,002,443.00	-----	1,000,000.00	1,127,988.00
2,226,935.00	1,095,633.00	-----	500,000.00	631,302.00
7,260,082.00	3,885,829.00	-----	1,000,000.00	2,374,253.00
4,605,587.00	2,580,356.00	-----	1,000,000.00	1,025,231.00
1,515,169.00	980,818.00	-----	250,000.00	284,351.00
5,397,765.00	3,000,014.00	-----	1,000,000.00	1,397,751.00
10,263,379.00	5,655,403.00	-----	1,000,000.00	3,307,976.00
8,070,221.00	3,333,058.00	100,000.00	1,000,000.00	3,637,163.00
28,436,023.00	11,622,863.00	1,000,000.00	3,000,000.00	12,813,160.00
3,769,457.00	2,602,876.00	5,000.00	400,000.00	761,581.00
16,651,968.00	10,989,119.00	-----	2,500,000.00	3,162,848.00
7,304,798.00	4,794,136.00	-----	1,000,000.00	1,510,662.00
20,603,755.00	14,595,312.00	-----	2,000,000.00	3,908,443.00
4,349,162.00	1,555,209.00	-----	1,000,000.00	1,793,953.00
3,879,332.00	2,273,107.00	44,480.00	819,336.00	742,409.00
15,515,034.00	9,991,923.00	181,399.00	1,500,000.00	3,841,712.00
7,680,175.00	5,378,587.00	-----	1,000,000.00	1,301,589.00
71,512,704.00	44,897,477.00	1,500,000.00	5,000,000.00	20,115,227.00
29,364,792.00	16,717,226.00	-----	4,000,000.00	8,647,566.00
4,649,223.00	2,854,878.00	-----	1,000,000.00	794,345.00
41,668,267.00	30,048,965.00	-----	2,000,000.00	9,619,302.00
17,498,950.00	10,823,057.00	94,873.00	2,000,000.00	4,581,020.00
6,890,427.00	4,390,178.00	-----	1,000,000.00	1,500,249.00
3,540,913.00	1,216,263.00	-----	1,000,000.00	1,324,651.00
26,667,683.00	18,283,805.00	-----	3,000,000.00	5,383,877.00
10,136,255.00	6,652,953.00	-----	1,000,000.00	2,483,301.00
14,186,345.00	6,211,832.00	400,000.00	2,000,000.00	5,574,513.00
49,269,370.00	22,958,727.00	-----	5,000,000.00	21,310,644.00
19,400,274.00	12,718,558.00	50,000.00	1,000,000.00	5,631,716.00
39,666,348.00	20,894,749.00	-----	2,000,000.00	16,771,599.00
3,928,741.00	1,601,093.00	70,000.00	1,000,000.00	1,257,649.00
26,301,114.00	14,710,698.00	1,500,000.00	2,000,000.00	8,090,416.00
11,015,018.00	7,073,361.00	600,000.00	-----	3,341,657.00
2,892,619.00	1,399,953.00	292,666.00	500,000.00	700,000.00
16,513,530.00	8,956,434.00	-----	1,000,000.00	6,557,096.00

TABLE No. X

Stock Fire Companies 1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid
Orient.....	\$ 3,258,590.00	\$ 3,080,996.00	\$ 3,187,936.00	\$ 1,392,694.00
Pacific Fire.....	7,459,836.00	6,204,946.00	7,134,446.00	2,804,894.00
Pacific National Fire.....	11,053,706.00	8,756,173.00	9,932,822.00	3,597,630.00
Paramount Fire.....	327,052.00	139,260.00	310,686.00	77,579.00
Patriotic.....	2,130,423.00	2,201,239.00	2,002,084.00	1,201,475.00
Paul Revere Fire.....	1,024,341.00	979,425.00	964,910.00	470,927.00
Pennsylvania Fire.....	11,221,661.00	9,517,073.00	10,319,407.00	4,164,585.00
Philadelphia Fire and Marine.....	14,830,080.00	11,720,113.00	13,467,774.00	5,875,078.00
Philadelphia National.....	1,515,144.00	1,238,258.00	1,289,702.00	582,097.00
Phoenix Insurance.....	31,038,964.00	26,308,674.00	28,308,463.00	11,902,856.00
Piedmont Fire.....	4,387,184.00	3,750,559.00	4,164,819.00	1,808,376.00
Planet.....	1,268,254.00	1,113,742.00	1,022,944.00	383,900.00
Potomac.....	5,560,071.00	4,320,552.00	5,322,847.00	1,751,913.00
Providence-Washington.....	24,347,285.00	20,264,958.00	22,397,484.00	9,628,295.00
Provident Fire.....	1,718,725.00	1,726,628.00	1,630,421.00	959,158.00
Quaker City Fire and Marine.....	1,633,794.00	1,554,127.00	1,448,178.00	716,616.00
Queen Ins. Co. of Amer.....	19,749,606.00	17,856,369.00	18,656,487.00	8,978,949.00
Reliance Ins. Co. of Phila.....	2,361,693.00	2,010,372.00	2,063,523.00	936,886.00
Resolute Fire.....	9,098,103.00	5,728,348.00	9,001,814.00	2,859,458.00
Rhode Island.....	3,490,872.00	5,750,960.00	3,075,768.00	1,854,817.00
Rochester American.....	3,110,970.00	2,464,638.00	2,834,165.00	1,161,323.00
Safeguard.....	1,442,500.00	1,284,387.00	1,328,307.00	480,271.00
St. Louis Fire and Marine.....	1,437,464.00	912,662.00	1,107,079.00	271,115.00
St. Paul Fire and Marine.....	45,874,335.00	37,462,218.00	42,423,291.00	18,011,501.00
Seaboard Fire and Marine.....	2,012,442.00	2,085,462.00	1,889,779.00	1,045,866.00
Seaboard Insurance.....	997,214.00	850,817.00	940,366.00	426,426.00
Sentinel Fire.....	1,161,238.00	1,003,504.00	1,023,982.00	468,138.00
Servite Fire Ins. Co. of N. Y.....	27,144,984.00	17,950,970.00	23,656,433.00	9,218,883.00
South Carolina.....	1,464,356.00	1,162,390.00	1,313,816.00	4,3620.00
Southeastern Fire.....	2,392,416.00	1,039,370.00	1,308,358.00	463,461.00
Southern Fire.....	1,729,153.00	1,403,042.00	1,626,953.00	634,967.00
Springfield Fire and Marine.....	37,308,231.00	32,859,449.00	34,819,473.00	15,939,281.00
Standard Fire.....	6,038,756.00	4,720,705.00	5,727,279.00	2,120,700.00
Standard Insurance Co. of N. Y.....	9,542,116.00	7,931,292.00	9,258,802.00	3,939,354.00
Standard Marine.....				
Star Ins. Co. of Amer.....	4,212,779.00	4,868,901.00	4,925,888.00	2,581,719.00
State Farm Fire.....	3,084,355.00	2,539,486.00	3,006,326.00	1,125,633.00
Stuyvesant.....	4,727,531.00	4,446,251.00	4,637,632.00	2,241,853.00
Sun Underwriters.....	1,314,729.00	1,331,046.00	1,230,177.00	673,939.00
Transcontinental.....	1,350,169.00	1,153,461.00	1,206,977.00	573,173.00
Travelers Fire.....	34,547,278.00	30,553,677.00	33,497,259.00	14,273,415.00
Underwriters.....	672,782.00	276,379.00	554,448.00	64,103.00
United Firemen's Ins. Co. of Phila.....	2,391,701.00	2,425,230.00	2,263,513.00	1,159,902.00
United States Fire.....	28,374,548.00	23,850,272.00	26,479,402.00	11,192,069.00
Vigilant.....	2,598,408.00	2,009,734.00	2,504,765.00	1,051,218.00
Virginia Fire and Marine.....	2,255,512.00	2,137,950.00	2,095,950.00	1,047,853.00
Westchester Fire.....	19,140,449.00	16,094,958.00	17,800,182.00	7,442,968.00
Western National.....	4,177,199.00	3,342,174.00	3,708,724.00	1,570,132.00
Wm. Penn Fire.....	2,459,088.00	5,213,937.00	1,508,104.00	1,308,778.00
World Fire and Marine.....	5,186,580.00	4,446,944.00	4,946,384.00	2,271,798.00
Zurich Fire Ins. Co. of N. Y.....	2,379,856.00	1,820,270.00	2,309,842.00	736,300.00
Security.....	12,703,784.00	11,469,728.00	12,020,342.00	5,623,663.00
Totals.....	2,140,951,828.00	1,703,090,867.00	1,871,979,037.00	804,446,554.00

—Continued

Total Admitted Assets	Total Liabilities not including Capital	Reserves	Capital Stock	Net Surplus
\$ 8,022,849.00	\$ 4,507,510.00	\$ 27,000.00	\$ 1,000,000.00	\$ 2,488,339.00
13,073,841.00	8,280,428.00	-----	1,000,000.00	3,793,413.00
20,531,990.00	13,510,534.00	2,350,244.00	1,250,000.00	3,421,212.00
1,345,636.00	543,578.00	-----	300,000.00	502,058.00
4,208,148.00	2,097,005.00	-----	1,000,000.00	1,111,144.00
5,225,842.00	2,706,163.00	-----	1,000,000.00	1,519,679.00
23,020,688.00	14,028,791.00	-----	1,000,000.00	7,991,898.00
39,539,309.00	16,437,752.00	3,101,557.00	5,000,000.00	15,000,000.00
4,262,462.00	1,728,453.00	-----	1,000,000.00	1,534,009.00
87,765,160.00	33,465,673.00	7,500,000.00	6,000,000.00	40,799,488.00
7,876,822.00	4,985,256.00	-----	1,000,000.00	1,891,565.00
3,316,071.00	1,191,362.00	-----	1,000,000.00	1,124,709.00
11,344,906.00	6,419,445.00	450,000.00	1,500,000.00	2,975,461.00
35,276,155.00	23,506,497.00	300,000.00	4,000,000.00	7,469,657.00
4,172,248.00	2,153,944.00	-----	1,000,000.00	1,018,304.00
2,891,835.00	1,817,658.00	-----	500,000.00	574,177.00
39,385,971.00	25,761,640.00	356,077.00	5,000,000.00	8,267,954.00
6,084,451.00	2,781,261.00	-----	1,000,000.00	2,303,190.00
7,709,021.00	6,743,462.00	-----	250,000.00	715,559.00
11,554,577.00	9,528,860.00	-----	1,000,000.00	1,025,717.00
6,980,017.00	3,020,070.00	-----	1,000,000.00	2,959,947.00
4,209,054.00	1,924,422.00	11,250.00	1,000,000.00	1,273,382.00
2,309,734.00	1,458,240.00	-----	250,000.00	601,494.00
88,234,352.00	45,951,235.00	-----	10,000,000.00	32,283,117.00
4,064,280.00	2,616,428.00	-----	1,000,000.00	447,852.00
2,611,091.00	1,294,790.00	27,189.00	600,000.00	689,112.00
3,522,779.00	1,220,111.00	-----	1,000,000.00	1,302,669.00
32,143,868.00	23,001,937.00	-----	2,000,000.00	7,141,931.00
2,787,586.00	1,517,185.00	70,400.00	500,000.00	700,000.00
2,513,065.00	2,102,339.00	-----	200,000.00	210,726.00
3,666,096.00	2,115,384.00	-----	500,000.00	1,050,712.00
66,277,974.00	41,475,820.00	38,574.00	7,000,000.00	17,763,580.00
11,819,695.00	7,476,742.00	350,000.00	1,000,000.00	2,992,954.00
14,951,894.00	10,701,828.00	-----	1,500,000.00	2,750,065.00
10,405,477.00	6,899,313.00	103,161.00	1,000,000.00	2,403,003.00
4,367,440.00	2,661,478.00	-----	300,000.00	1,405,962.00
5,325,172.00	4,119,036.00	-----	625,000.00	581,136.00
2,448,113.00	1,365,635.00	-----	600,000.00	482,477.00
6,041,674.00	1,649,637.00	100,000.00	1,000,000.00	3,292,038.00
53,741,114.00	41,649,893.00	602,696.00	2,000,000.00	9,488,524.00
1,271,064.00	614,606.00	50,000.00	250,000.00	356,458.00
5,449,054.00	3,387,109.00	58,190.00	1,000,000.00	1,008,754.00
63,067,650.00	34,892,772.00	-----	2,000,000.00	26,174,879.00
7,291,056.00	3,224,463.00	-----	1,000,000.00	3,066,593.00
4,564,359.00	2,690,632.00	-----	1,000,000.00	873,727.00
41,808,384.00	24,003,421.00	-----	2,000,000.00	15,804,963.00
9,781,613.00	5,147,400.00	400,000.00	1,000,000.00	3,234,213.00
3,903,910.00	2,270,079.00	-----	1,000,000.00	633,832.00
11,075,188.00	5,531,422.00	-----	1,000,000.00	4,543,766.00
3,641,260.00	1,411,081.00	-----	1,000,000.00	1,230,179.00
22,357,815.00	15,314,186.00	-----	2,500,000.00	4,543,629.00
\$ 4,015,661,374.00	\$ 2,310,493,501.00	\$ 84,942,902.00	\$ 371,269,968.00	\$ 1,248,955,018.00

TABLE No. X

Companies of Foreign Countries 1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid
Atlas Assurance Co., Ltd.,.....	\$ 6,669,563.00	\$ 5,846,893.00	\$ 6,315,680.00	\$ 2,895,321.00
British American Assur. Co., Ltd.,.....	1,963,135.00	1,583,192.00	1,842,678.00	784,288.00
British General Ins. Co., Ltd.,.....	859,375.00	828,484.00	812,403.00	387,841.00
Caledonian Ins.,.....	4,231,145.00	4,115,805.00	3,585,155.00	2,107,699.00
Century Ins. Co., Ltd.,.....	4,408,184.00	3,600,803.00	4,026,946.00	1,648,164.00
Commercial Assurance Co., Ltd.,.....	14,753,501.00	13,596,764.00	13,561,314.00	6,101,518.00
Halifax Ins.,.....	968,669.00	1,183,498.00	862,679.00	554,719.00
Law Union & Rock Ins. Co., Ltd.,.....	1,196,286.00	1,046,293.00	1,101,506.00	465,511.00
Liverpool and London and Globe Ins. Co., Ltd.,.....	15,495,893.00	14,676,211.00	14,538,580.00	7,925,844.00
London Assurance Co.,.....	7,988,538.00	6,889,760.00	7,473,805.00	3,193,375.00
London & Lancashire Ins. Co., Ltd.,.....	5,379,178.00	4,843,794.00	5,151,439.00	2,248,583.00
London & Scottish Assur. Corpo., Ltd.,.....	878,814.00	770,689.00	828,231.00	353,276.00
Netherlands Ins.,.....	1,809,515.00	1,816,569.00	1,664,842.00	979,162.00
New Zealand Ins. Co., Ltd.,.....	5,979,206.00	4,637,348.00	4,302,737.00	1,634,682.00
North British and Mercantile Ins. Co., Ltd.,.....	9,478,599.00	9,464,597.00	8,880,956.00	4,942,956.00
Northern Assurance Co., Ltd.,.....	8,112,384.00	7,343,406.00	7,618,154.00	3,435,418.00
Norwich Union Fire Ins. Society, Ltd.,.....	4,748,376.00	4,781,508.00	3,945,050.00	2,097,151.00
Pacific Coast Fire.....	1,069,577.00	863,610.00	1,006,737.00	412,041.00
Palatine Ins. Co., Ltd.,.....	2,214,129.00	2,146,241.00	2,026,529.00	999,812.00
Pearl Assurance Co., Ltd.,.....	6,903,827.00	6,532,350.00	6,442,616.00	2,851,292.00
Phoenix Assurance Co., Ltd.,.....	5,532,950.00	5,612,037.00	5,062,385.00	2,591,624.00
Royal Exchange Assurance.....	4,597,400.00	4,918,741.00	4,290,897.00	2,453,254.00
Royal Insurance Co., Ltd.,.....	18,452,700.00	17,337,360.00	16,434,754.00	8,484,821.00
Scottish Union and National.....	6,361,220.00	6,062,687.00	6,029,902.00	3,034,806.00
Standard Marine Ins. Co., Ltd.,.....	6,939,340.00	6,106,688.00	6,407,545.00	3,204,951.00
State Assurance Co., Ltd.,.....	677,330.00	763,180.00	624,437.00	376,652.00
Sun Insurance Office, Ltd.,.....	7,869,730.00	7,566,495.00	7,305,978.00	3,992,944.00
Union Assurance Society, Ltd.,.....	2,083,181.00	1,963,358.00	1,903,365.00	909,199.00
Union Ins. Society of Canton, Ltd.,.....	4,825,464.00	4,201,962.00	4,381,905.00	2,054,082.00
Union Marine & General Ins. Co., Ltd.,.....	2,710,998.00	2,739,953.00	2,391,369.00	1,279,642.00
Western Assurance.....	3,496,554.00	2,901,801.00	3,333,888.00	1,469,070.00
Yorkshire Ins. Co., Ltd.,.....	2,641,222.00	2,903,602.00	2,388,191.00	1,443,458.00
Totals.....	\$171,295,983.00	\$159,645,589.00	\$156,542,653.00	\$ 77,313,156.00

—Continued

Total Admitted Assets	Liabilities not including Capital	Reserves	Capital Stock	Net Surplus
\$ 11,281,274.00	\$ 8,046,581.00	\$ -----	\$ 500,000.00	\$ 2,734,693.00
4,439,038.00	2,257,491.00	-----	500,000.00	1,681,548.00
1,778,235.00	1,044,366.00	-----	500,000.00	233,869.00
7,597,854.00	5,876,759.00	-----	500,000.00	1,221,095.00
7,584,865.00	4,766,457.00	-----	500,000.00	2,318,407.00
23,976,609.00	16,336,022.00	62,000.00	500,000.00	7,078,587.00
2,612,709.00	1,427,496.00	-----	500,000.00	685,213.00
2,906,280.00	1,521,326.00	9,000.00	250,000.00	1,125,954.00
30,464,097.00	20,472,315.00	318,530.00	500,000.00	9,173,252.00
14,916,320.00	9,568,093.00	-----	500,000.00	4,838,227.00
9,904,984.00	7,147,143.00	42,750.00	500,000.00	2,215,091.00
2,096,258.00	1,012,784.00	-----	250,000.00	833,473.00
3,559,537.00	2,258,059.00	-----	500,000.00	801,478.00
7,868,520.00	5,432,564.00	-----	500,000.00	1,935,955.00
20,111,604.00	13,523,986.00	-----	500,000.00	6,087,619.00
13,242,173.00	9,834,724.00	-----	500,000.00	2,907,449.00
7,941,803.00	5,610,881.00	-----	500,000.00	1,830,922.00
2,344,807.00	1,224,687.00	-----	500,000.00	620,120.00
4,228,696.00	2,390,169.00	-----	500,000.00	1,338,527.00
14,994,693.00	8,684,491.00	-----	500,000.00	5,810,203.00
9,788,672.00	6,571,114.00	-----	500,000.00	2,717,558.00
8,607,651.00	5,815,637.00	-----	500,000.00	2,292,014.00
34,742,743.00	23,150,993.00	310,870.00	500,000.00	10,780,881.00
10,610,916.00	7,885,536.00	-----	500,000.00	2,225,380.00
10,490,074.00	6,553,782.00	-----	500,000.00	3,436,292.00
1,664,807.00	977,729.00	-----	250,000.00	437,078.00
12,880,609.00	8,900,714.00	-----	500,000.00	3,479,896.00
3,464,719.00	2,366,273.00	-----	500,000.00	598,446.00
8,459,874.00	5,707,175.00	-----	500,000.00	2,252,699.00
5,710,980.00	3,507,461.00	27,337.00	500,000.00	1,676,183.00
7,556,857.00	4,307,196.00	-----	500,000.00	2,749,661.00
5,408,936.00	3,673,400.00	-----	250,000.00	1,485,535.00
\$ 313,273,194.00	\$ 207,853,404.00	\$ 770,487.00	\$ 150,000,000.00	\$ 89,613,305.00

TABLE No. X

Mutual Companies 1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid
Allied American Mutual Fire.....	\$ 4,647,787.00	\$ 3,253,317.00	\$ 4,570,756.00	\$ 1,543,224.00
Arkwright Mutual Fire.....	7,785,637.00	5,615,492.00	7,388,606.00	898,887.00
Atlantic Mutual Fire.....	1,463,169.00	1,262,903.00	1,392,519.00	417,575.00
Automobile Mutual Ins.....	1,218,394.00	1,053,878.00	1,011,551.00	191,976.00
Badger Mutual Fire.....	1,182,031.00	1,179,545.00	1,109,612.00	461,069.00
Berkshire Mutual Fire.....	1,462,535.00	1,112,151.00	1,401,051.00	457,217.00
Blackstone Mutual Fire.....	8,843,169.00	6,171,554.00	8,415,697.00	901,918.00
Boston Manufacturers' Mutual Fire.....	15,156,855.00	11,061,692.00	14,370,109.00	1,942,041.00
Cambridge Mutual Fire.....	1,204,934.00	958,094.00	1,138,933.00	404,702.00
Carolina Mutual Ins.....	420,439.00	310,451.00	399,988.00	82,393.00
Central Manufacturers' Mutual Fire.....	11,419,809.00	9,013,826.00	10,979,315.00	3,663,967.00
Cotton & Woolen Manufact Mutual Fire.....	5,688,699.00	4,123,958.00	5,400,874.00	696,751.00
Employers Mutual Fire.....	2,280,028.00	1,729,470.00	2,237,141.00	676,341.00
Farm Bureau Mutual Fire.....	5,047,385.00	4,031,537.00	4,866,922.00	1,898,879.00
Firemen's Mutual Ins.....	13,753,121.00	9,170,716.00	12,310,452.00	1,882,955.00
Grain Dealers National Mutual Fire.....	8,476,336.00	7,262,977.00	8,136,309.00	3,088,859.00
Grangers Mutual Ins.....	426,567.00	348,116.00	407,991.00	153,692.00
Harford Mutual Fire.....	2,311,926.00	1,794,514.00	2,226,766.00	763,658.00
Hardware Dealers Mutual Fire.....	10,993,057.00	8,433,688.00	10,672,354.00	2,944,237.00
Hardware Mutual Fire.....	273,768.00	170,228.00	255,278.00	50,290.00
Hardware Mutual Fire of Minn.....	9,733,743.00	7,523,666.00	9,374,486.00	2,760,246.00
Holyoke Mutual Fire.....	2,288,438.00	1,814,400.00	2,118,842.00	640,226.00
Home Mutual Fire.....	489,885.00	367,277.00	458,489.00	202,723.00
Implement Dealers Mutual Fire.....	1,419,239.00	1,165,780.00	1,383,309.00	570,653.00
Indiana Lumbermens Mutual Ins.....	7,014,821.00	5,535,914.00	6,546,757.00	2,223,774.00
Iowa Hardware Mutual Ins.....	638,745.00	458,093.00	613,065.00	227,188.00
Lititz Mutual Ins.....	1,309,086.00	1,065,378.00	1,258,306.00	434,359.00
Lumber Mutual Fire.....	3,305,044.00	2,581,262.00	2,884,547.00	891,779.00
Lumbermens Mutual Ins.....	5,222,275.00	3,994,343.00	5,077,666.00	1,587,122.00
Manufacturers Mutual Fire.....	25,603,941.00	19,377,929.00	24,179,258.00	3,078,705.00
Merchants & Bus. Men's Mutual Fire.....	2,169,934.00	1,692,661.00	773,996.00	208,016.00
Merrimack Mutual Fire.....	3,959,528.00	2,953,954.00	3,745,635.00	1,162,824.00
Michigan Millers Mutual Fire.....	6,248,992.00	5,364,092.00	5,993,878.00	2,274,049.00
Middlesex Mutual Fire.....	2,593,201.00	2,132,984.00	2,441,512.00	812,759.00
Mill Owners Mutual Fire.....	3,210,210.00	2,966,926.00	3,087,452.00	1,445,494.00
Millers Mutual Fire (Ill.).....	4 325 127.00	3 432 134.00	4 192 759.00	1,425,473.00
Millers Mutual Fire (Pa.).....	1 418 445.00	1 128 747.00	1 329 969.00	452,349.00
Millers Mutual Fire (Texas).....				
Millers National Ins.....	5,438,066.00	5,412,682.00	5,288,284.00	2,646,295.00
Mutual Auto Fire.....	1,829,755.00	1,318,949.00	1,790,007.00	589,313.00
Mutual Implement and Hardware Ins.....	11,911,480.00	9,762,617.00	11,435,906.00	3,685,388.00
National Retailers Mutual Ins.....	5,558,449.00	4,734,116.00	5,362,678.00	1,943,814.00
New York Central Mutual Fire.....	614,099.00	447,237.00	591,827.00	177,153.00
Norfolk and Dedham Mutual Fire.....	1,553,417.00	1,318,350.00	1,477,828.00	491,027.00
Northwestern Mutual Fire Asso.....	14,670,777.00	12,161,527.00	14 189 067.00	4 571 226.00
Otsego Mutual Fire.....	302,528.00	219,512.00	282,627.00	108,563.00
Pawtucket Mutual Fire.....	2,437,741.00	2,123,269.00	2,313,796.00	851,795.00
Penn. Lumbermens Mutual Fire.....	5,051,816.00	3,840,405.00	4,922,872.00	1,745,455.00
Penn Millers Mutual Fire.....	2,804,201.00	2,232,884.00	2,636,144.00	987,528.00
Penn Mutual Fire.....	835,315.00	590,150.00	777,809.00	187,261.00
Phil. Manufacturers Mutual Fire.....	3,310,263.00	2,251,853.00	3,030,657.00	413,516.00
Pioneer Co-operative Fire.....	566,389.00	445,663.00	536,896.00	186,202.00
Preferred Mutual Fire.....	988,399.00	792,687.00	933,969.00	301,640.00
Protection Mutual Fire.....	3,986,424.00	2,539,912.00	3,789,434.00	393,345.00
Traders and Mechanics.....	1,827,480.00	1,620,893.00	1,763,355.00	860,780.00
Union Mutual Fire.....	1,183,287.00	1,264,970.00	1,033,438.00	411,740.00
United Mutual Fire.....	13,734,212.00	10,637,171.00	13,312,531.00	4,204,892.00
Utica Fire.....	429,037.00	319,234.00	406,157.00	156,945.00
Washington County Fire.....	414,393.00	402,390.00	391,163.00	153,404.00
Western Millers Mutual Fire.....	1,571,048.00	1,517,217.00	1,517,799.00	752,410.00
What Cheer Mutual Fire.....	3,988,751.00	2,790,549.00	3,783,873.00	410,811.00
Totals.....	\$270,013,627.00	\$210,337,884.00	\$255,713,867.00	\$ 69,748,873.00

—Continued

Total Admitted Assets	Total Liabilities not including Capital	Reserves	Guaranty Capital	Net Surplus
\$ 5,770,067.00	\$ 3,871,968.00	\$ 250,000.00	\$ 100,000.00	\$ 1,548,100.00
16,563,128.00	9,681,563.00	-----	-----	6,881,566.00
2,620,237.00	1,410,016.00	449,225.00	-----	760,997.00
5,792,405.00	923,645.00	850,000.00	-----	4,018,760.00
2,752,227.00	1,836,972.00	250,000.00	-----	665,255.00
-----	-----	-----	-----	-----
2,246,095.00	1,519,101.00	40,000.00	-----	686,994.00
17,531,452.00	10,018,958.00	300,000.00	-----	7,212,494.00
30,345,221.00	18,824,145.00	-----	-----	11,521,076.00
1,908,289.00	1,331,130.00	-----	-----	577,159.00
895,684.00	403,247.00	-----	-----	492,437.00
-----	-----	-----	-----	-----
18,725,822.00	12,999,241.00	500,000.00	-----	5,226,581.00
11,647,210.00	6,814,151.00	-----	-----	4,833,059.00
3,207,013.00	1,997,509.00	250,000.00	-----	959,504.00
5,959,164.00	4,206,872.00	427,291.00	325,000.00	1,000,000.00
24,517,466.00	15,319,287.00	300,000.00	-----	8,898,179.00
-----	-----	-----	-----	-----
9,427,778.00	7,382,374.00	450,000.00	-----	1,595,404.00
714,058.00	361,446.00	-----	-----	352,612.00
3,454,153.00	2,405,042.00	-----	-----	1,049,141.00
16,868,489.00	11,801,130.00	725,000.00	-----	4,342,359.00
743,275.00	213,549.00	-----	-----	529,726.00
-----	-----	-----	-----	-----
12,212,936.00	8,821,337.00	750,000.00	-----	2,640,699.00
4,595,746.00	2,055,438.00	-----	100,000.00	2,440,307.00
1,079,442.00	569,995.00	-----	-----	509,447.00
2,145,753.00	1,293,593.00	350,086.00	-----	502,075.00
8,868,018.00	6,434,190.00	200,000.00	-----	2,233,828.00
-----	-----	-----	-----	-----
1,043,822.00	592,878.00	-----	-----	450,945.00
2,253,350.00	1,163,851.00	-----	-----	1,089,499.00
6,242,165.00	2,969,623.00	250,000.00	-----	3,022,542.00
7,086,658.00	5,125,242.00	562,416.00	-----	1,400,000.00
54,008,836.00	28,806,087.00	-----	-----	25,202,749.00
-----	-----	-----	-----	-----
4,082,104.00	802,288.00	250,000.00	-----	3,029,816.00
5,591,114.00	4,207,305.00	-----	100,000.00	1,283,749.00
8,127,735.00	5,883,573.00	550,000.00	-----	1,694,162.00
5,400,456.00	2,362,252.00	-----	-----	3,038,204.00
4,623,950.00	3,281,564.00	349,868.00	-----	992,518.00
-----	-----	-----	-----	-----
6,555,459.00	3,660,852.00	200,000.00	-----	2,694,607.00
2,964,488.00	1,277,231.00	450,000.00	-----	1,237,257.00
-----	-----	-----	-----	-----
8,553,127.00	6,319,465.00	1,036,526.00	-----	1,197,135.00
1,993,594.00	1,159,646.00	50,000.00	-----	783,947.00
-----	-----	-----	-----	-----
15,704,462.00	11,310,506.00	500,000.00	-----	3,893,956.00
7,408,343.00	6,158,343.00	500,000.00	-----	750,000.00
1,027,384.00	589,405.00	-----	-----	437,979.00
3,237,915.00	1,784,017.00	-----	-----	1,453,897.00
22,915,195.00	16,635,731.00	-----	-----	6,279,464.00
-----	-----	-----	-----	-----
760,698.00	332,896.00	-----	-----	427,802.00
4,090,470.00	2,516,783.00	205,472.00	-----	1,368,215.00
8,283,387.00	5,041,120.00	492,267.00	-----	2,750,000.00
6,269,533.00	2,628,011.00	695,000.00	-----	2,946,522.00
2,195,677.00	897,326.00	100,000.00	-----	1,198,351.00
-----	-----	-----	-----	-----
6,043,537.00	3,772,531.00	-----	-----	2,271,006.00
1,317,050.00	562,546.00	-----	-----	754,504.00
2,207,999.00	1,090,144.00	-----	-----	1,117,855.00
7,942,891.00	5,038,751.00	29,732.00	-----	2,874,408.00
2,420,506.00	1,473,475.00	-----	-----	947,031.00
-----	-----	-----	-----	-----
2,132,271.00	1,477,583.00	500,000.00	-----	154,688.00
21,030,443.00	14,414,058.00	2,120,929.00	-----	4,495,456.00
922,429.00	514,208.00	-----	-----	408,221.00
939,885.00	546,386.00	-----	-----	393,499.00
1,592,439.00	1,217,418.00	200,000.00	-----	175,021.00
-----	-----	-----	-----	-----
7,636,796.00	4,503,038.00	-----	-----	3,133,758.00
-----	-----	-----	-----	-----
\$ 455,196,426.00	\$ 282,611,092.00	\$ 15,133,812.00	\$ 625,000.00	\$ 156,826,522.00

TABLE No. X

N. C. Mutual Fire Companies 1948	Total Income	Total Disbursements	Total Admitted Assets	Total Liabilities
Alamance Farmers Mutual Fire.....	\$ 18,180.00	\$ 6,602.00	\$ 91 586.00	\$ -----
Cabarrus Mutual Fire.....	14,986.00	2,883.00	40 526.00	-----
Davidson County Mutual Fire.....	37,099.00	22,603.00	52 197.00	-----
Farmers Mutual Fire of Edgecombe County.....	7,061.00	4,203.00	12 740.00	-----
Gaston County Farmers Mutual Fire.....	16,105.00	5,909.00	63 522.00	-----
Grange Mutual.....	32,236.00	25,183.00	43,973.00	31,164.00
Halifax Mutual Fire.....	6,354.00	3,797.00	2,661.00	-----
Mecklenburg Farmer's Mutual Fire.....	17,642.00	8,605.00	3,559.00	-----
Mutual Tobacco Barn Fire.....	17,573.00	10,915.00	13,218.00	-----
Rowan Mutual Fire.....	25,235.00	16,412.00	19,759.00	300.00
Stanly Mutual Fire.....	9,221.00	2,950.00	20,239.00	-----
Totals.....	\$ 201,692.00	\$ 110,062.00	\$ 363,979.00	\$ 31,464.00

Reciprocal Companies 1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid
Affiliated Underwriters.....	\$ 1,982,115.00	\$ 1,011,220.00	\$ 1,815,070.00	\$ 515,967.00
American Exchange Underwriters.....	905,357.00	628,015.00	487,035.00	81,912.00
Casualty Reciprocal Exchange.....	4,619,305.00	3,386,950.00	4,096,686.00	1,814,554.00
Consolidated Underwriters.....	6,701,932.00	5,623,693.00	6,234,454.00	2,416,684.00
Fireproof-Sprinklered Underwriters.....	605,334.00	273,483.00	245,713.00	34,125.00
Individual Underwriters.....	1,145,418.00	1,102,993.00	785,438.00	161,170.00
Lumbermen's Underwriting Alliance.....	5,321,950.00	2,951,690.00	4,932,822.00	1,513,268.00
Metropolitan Inter Insurers.....	952,323.00	750,812.00	457,453.00	103,309.00
New York Reciprocal Underwriters.....	1,058,800.00	964,936.00	702,683.00	118,303.00
Reciprocal Exchange.....	957,536.00	755,956.00	861,543.00	312,800.00
Universal Underwriters.....	2,561,036.00	1,674,154.00	2,382,318.00	366,948.00
Warner Reciprocal Insurers.....	1,233,625.00	942,558.00	1,187,866.00	319,967.00
Totals.....	\$ 28,044,831.00	\$ 20,066,460.00	\$ 24,189,081.00	\$ 7,758,107.00

—Continued

Total Admitted Assets	Total Liabilities not including Guaranty Fund	Reserves	Guaranty Fund	Net Surplus
\$ 3,380,080.00	\$ 2,495,305.00	\$ 167,483.00	\$ -----	\$ 717,292.00
1,911,945.00	694,486.00	232,369.00	-----	985,090.00
6,068,514.00	4,816,214.00	-----	1,252,300.00	-----
8,651,066.00	5,178,472.00	1,169,260.00	-----	2,303,334.00
778,176.00	303,902.00	474,273.00	-----	-----
3,044,857.00	1,163,063.00	1,881,793.00	-----	-----
8,194,781.00	4,377,686.00	-----	-----	3,817,095.00
1,824,396.00	692,672.00	1,131,724.00	-----	-----
2,638,307.00	1,000,563.00	1,637,744.00	-----	-----
1,833,278.00	1,023,222.00	-----	-----	810,056.00
2,655,731.00	1,914,445.00	-----	-----	741,287.00
1,988,197.00	1,155,053.00	-----	-----	833,144.00
\$ 42,969,328.00	\$ 24,815,083.00	\$ 6,694,646.00	\$ 12,523,000.00	\$ 10,207,298.00

TABLE No. XI—North Carolina Business

Showing Direct Writings, Net Premiums, Direct Losses Paid (deducting salvage) and Net Losses incurred for the year 1948.
Stock Fire Companies of the U. S.

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Aetna—				
Fire.....	\$ 1,089,192.00	\$ 1,076,968.00	\$ 489,063.00	\$ 780,134.00
Extended coverage.....	114,377.00	116,342.00	38,518.00	41,737.00
Tornado, windstorm, cyclone, hail.....	6,608.00	6,794.00	1,336.00	1,263.00
Sprinkler leakage.....	12,858.00	13,389.00	5,183.00	6,382.00
Riot, civil commotion and explosion.....	11,769.00	13,137.00	— 2,044.00	406.00
Earthquake.....	— 108.00	— 108.00		
Hail.....	89,102.00	89,102.00	49,782.00	49,782.00
Motor vehicles.....	327,067.00	311,738.00	146,480.00	126,584.00
Ocean marine.....	37,879.00	3,326.00	2,808.00	7,122.00
Inland navigation and transportation.....	113,175.00	116,255.00	22,843.00	28,571.00
Aircraft.....	3,662.00	3,651.00	2,177.00	2,713.00
Rain.....	416.00	416.00		
Agricultural—				
Fire.....	51,202.00	52,516.00	19,001.00	17,299.00
Extended coverage.....	8,105.00	8,552.00	700.00	736.00
Tornado, windstorm, cyclone, hail.....	285.00	285.00	28.00	28.00
Sprinkler leakage.....	188.00	188.00		— 5.00
Riot, civil commotion and explosion.....	20.00	20.00		
Motor vehicles.....	11,245.00	11,925.00	6,944.00	3,433.00
Ocean marine.....	84.00	84.00		8.00
Inland navigation and transportation.....	2,228.00	2,228.00	356.00	— 239.00
Aircraft.....	1,750.00	1,750.00	1,098.00	609.00
Albany—				
Fire.....	47,331.00	22,684.00	6,936.00	3,963.00
Extended coverage.....	6,901.00	3,655.00	740.00	731.00
Tornado, windstorm, cyclone, hail.....	211.00	207.00	54.00	11.00
Sprinkler leakage.....	219.00	78.00		
Riot, commotion and explosion.....	24.00	66.00		
Motor vehicles.....	22,425.00	22,425.00	7,580.00	8,335.00
Inland navigation and transportation.....	651.00	391.00	79.00	59.00
Allemannia Fire—				
Fire.....	86,466.00	75,812.00	6,271.00	13,035.00
Extended coverage.....	6,449.00	6,582.00	219.00	219.00
Tornado, windstorm, cyclone, hail.....	927.00	766.00	120.00	— 1,881.00
Sprinkler leakage.....	54.00	55.00		
Hail.....	110,292.00	110,292.00		
Motor vehicles.....	10,281.00	10,281.00	2,592.00	3,158.00
Inland navigation and transportation.....	63.00	63.00		
Alliance—				
Fire.....	43,043.00	43,754.00	4,738.00	5,304.00
Extended coverage.....	7,957.00	7,973.00	85.00	— 595.00
Tornado, windstorm, cyclone, hail.....	946.00	945.00	23.00	23.00
Sprinkler leakage.....	95.00	65.00	2,000.00	2,000.00
Riot, civil commotion and explosion.....	21.00	21.00		
Hail.....	21,460.00	21,460.00	13,080.00	13,080.00
Motor vehicles.....	2,843.00	2,843.00	101.00	— 689.00
Ocean marine.....				358.00
Inland navigation and transportation.....	5,935.00	5,548.00	142.00	647.00
Allstate Fire—				
Motor vehicles.....	2,782.00	2,782.00	981.00	981.00
American Alliance—				
Fire.....	171,061.00	173,371.00	77,259.00	73,800.00
Extended coverage.....	17,709.00	17,976.00	1,883.00	1,933.00
Tornado, windstorm, cyclone, hail.....	512.00	1,200.00	136.00	133.00
Sprinkler leakage.....	286.00	286.00		
Riot, civil commotion and explosion.....	69.00	69.00		
Hail.....	46,841.00	46,841.00	18,836.00	18,836.00
Motor vehicles.....	22,083.00	22,083.00	3,516.00	4,906.00
Ocean marine.....	11,504.00	— 2.00	386.00	
Inland navigation and transportation.....	7,708.00	8,824.00	1,022.00	912.00
Aircraft.....	64.00	64.00	204.00	204.00
American Automobile Fire—				
Motor vehicles.....	46,338.00	33,948.00	16,012.00	9,909.00
Inland navigation and transportation.....	3,735.00	2,715.00	314.00	299.00
American Aviation and General—				
Fire.....	14,114.00	5,252.00	163.00	54.00
Extended coverage.....	2,916.00	1,140.00		
Motor vehicles.....	10,677.00	10,895.00	3,181.00	3,095.00
American Central—				
Fire.....	26,857.00	26,910.00	12,506.00	14,113.00
Extended coverage.....	3,684.00	3,901.00	198.00	398.00
Tornado, windstorm, cyclone, hail.....	557.00	124.00		

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TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
American Central—Continued				
Sprinkler leakage	\$ 20.00	\$ 44.00	\$	\$
Riot, civil commotion and explosion	13.00			
Motor vehicles	31,677.00	31,677.00	7,657.00	11,562.00
Inland navigation and transportation	868.00	937.00	163.00	43.00
American Druggists' Fire—				
Fire	12,484.00	7,735.00	3,976.00	1,770.00
Extended coverage	318.00	169.00		
American Eagle Fire—				
Fire	244,508.00	237,727.00	69,867.00	73,633.00
Extended coverage	23,868.00	26,414.00	3,442.00	3,473.00
Tornado, windstorm, cyclone, hail	990.00	826.00	114.00	149.00
Sprinkler leakage	1,393.00	1,397.00	923.00	923.00
Riot, civil commotion and explosion		7.00		
Motor vehicles	287,781.00	288,020.00	155,721.00	225,884.00
Ocean marine	791.00	1,310.00		1,160.00
Inland navigation and transportation	12,033.00	17,574.00	4,207.00	9,295.00
Aircraft		187.00		102.00
Ocean marine, war risks only		781.00		
American Equitable Assurance—				
Fire	82,888.00	215,089.00	217,670.00	219,567.00
Extended coverage	17,477.00	24,016.00	892.00	1,770.00
Tornado, windstorm, cyclone, hail	622.00	2,941.00	400.00	577.00
Sprinkler leakage	846.00	1,228.00		1,510.00
Riot, civil commotion and explosion	1.00	37.00		
Earthquake	8.00	10.00		
Motor vehicles	4,857.00	5,634.00	595.00	1,107.00
Hail		109,077.00		56,006.00
Ocean marine		5.00		
Inland navigation and transportation	2,386.00	2,625.00	1,322.00	2,949.00
American Fidelity Fire—				
Motor vehicles	599.00	315,696.00	1,689.00	92,581.00
Inland navigation and transportation	70,751.00	9,611.00	27,788.00	6,925.00
Aircraft		86.00		
American Fire (Texas)—				
Fire	23,140.00	14,702.00	11,599.00	6,595.00
Extended coverage	4,167.00	2,377.00	1,054.00	381.00
Tornado, windstorm, cyclone, hail	25.00	1.00		2.00
American and Foreign—				
Fire	25,032.00	41,896.00	6,742.00	16,291.00
Extended coverage	2,412.00	3,703.00	93.00	80.00
Tornado, windstorm, cyclone, hail	29.00	76.00	122.00	122.00
Sprinkler leakage	14.00	66.00		
Riot, civil commotion and explosion		72.00		
Motor vehicles	2,893.00	2,893.00	546.00	521.00
Ocean marine	192.00	192.00		58.00
Inland navigation and transportation	561.00	323.00		
Aircraft			5,636.00	5,636.00
American Home Fire Assurance—				
Fire	109,535.00	70,061.00	32,062.00	16,804.00
Extended coverage	14,255.00	10,262.00	1,809.00	758.00
Tornado, windstorm, cyclone, hail	301.00	192.00	35.00	35.00
Sprinkler leakage	23.00	19.00		
Riot, civil commotion and explosion	110.00	43.00		
Hail	55,227.00	13,353.00	28,044.00	6,767.00
Motor vehicles	11,918.00	10,753.00	6,020.00	4,716.00
Inland navigation and transportation	2,932.00	1,357.00	349.00	213.00
American Insurance—				
Fire	778,117.00	905,423.00	497,004.00	570,101.00
Extended coverage	78,041.00	90,454.00	17,602.00	23,869.00
Tornado, windstorm, cyclone, hail	5,654.00	6,585.00	3,323.00	3,460.00
Sprinkler leakage	2,263.00	2,087.00	1,516.00	1,516.00
Riot, civil commotion and explosion	360.00	49.00		
Earthquake	118.00	118.00		
Hail	358,580.00	369,932.00	219,102.00	220,395.00
Motor vehicles	199,302.00	212,831.00	89,906.00	98,104.00
Ocean marine	3,768.00	2,981.00		
Inland navigation and transportation	49,031.00	49,383.00	26,997.00	33,655.00
Aircraft	908.00	908.00		
Rain	480.00	699.00		
American National Fire—				
Fire	377,606.00	382,294.00	93,423.00	103,623.00
Extended coverage	36,523.00	36,868.00	6,412.00	6,519.00

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TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing) salvage)	Net Losses Incurred
American National Fire, Continued—				
Tornado, windstorm, cyclone, hail.....	\$ 3,691.00	\$ 3,691.00	\$ 1,127.00	\$ 1,152.00
Sprinkler leakage.....	334.00	334.00	-----	-----
Riot, civil commotion and explosion.....	— 8.00	— 8.00	-----	-----
Hail.....	91,251.00	91,251.00	57,639.00	57,890.00
Motor vehicles.....	48,945.00	50,149.00	13,354.00	14,635.00
Ocean marine.....	3,050.00	-----	-----	-----
Inland navigation and transportation.....	25,468.00	25,468.00	9,708.00	7,117.90
Aircraft.....	272.00	272.00	43.00	43.00
American Union—				
Fire.....	8,571.00	4,989.00	269.00	1,199.00
Extended coverage.....	1,125.00	531.00	-----	88.00
Tornado, windstorm, cyclone, hail.....	49.00	1.00	-----	-----
Sprinkler leakage.....	-----	4.00	-----	-----
Riot, civil commotion and explosion.....	-----	157.00	-----	-----
Motor vehicles.....	2,797.00	-----	3,171.00	-----
Inland navigation and transportation.....	380.00	-----	617.00	-----
Anchor—				
Fire.....	20,868.00	21,089.00	9,758.00	9,782.00
Extended coverage.....	2,668.00	2,666.00	42.00	42.00
Riot, civil commotion and explosion.....	26.00	26.00	-----	-----
Motor vehicles.....	9,366.00	9,524.00	5,586.00	5,278.00
Ocean marine.....	350.00	350.00	-----	12.00
Assurance Company of America—				
Fire.....	565.00	565.00	-----	-----
Extended coverage.....	81.00	81.00	-----	-----
Motor vehicles.....	57.00	57.00	32.00	32.00
Atlantic Fire—				
Fire.....	517,951.00	-----	241,474.00	-----
Extended coverage.....	38,843.00	-----	7,889.00	-----
Tornado, windstorm, cyclone, hail.....	2,620.00	-----	1,841.00	-----
Motor vehicles.....	56,762.00	-----	23,295.00	-----
Inland navigation and transportation.....	38,787.00	-----	9,738.00	-----
Cotton Fire Asso. Fire.....	102,105.00	-----	-----	-----
Automobile—				
Fire.....	204,882.00	151,464.00	137,449.00	77,479.00
Extended coverage.....	28,976.00	18,875.00	3,379.00	3,221.00
Tornado, windstorm, cyclone, hail.....	1,364.00	726.00	-----	1,303.00
Sprinkler leakage.....	695.00	360.00	-----	586.00
Riot, civil commotion and explosion.....	— 918.00	1,005.00	-----	-----
Motor vehicles.....	215,119.00	215,119.00	61,532.00	62,767.00
Ocean marine.....	953.00	1,363.00	-----	86.00
Inland navigation and transportation.....	51,027.00	52,296.00	7,482.00	10,971.00
Ocean marine, war risks only.....	37.00	1,014.00	-----	3.00
Aircraft.....	3,500.00	3,063.00	2,177.00	2,374.00
Baltimore American—				
Fire.....	6,239.00	6,038.00	4,114.00	3,670.00
Extended coverage.....	631.00	505.00	-----	-----
Tornado, windstorm, cyclone, hail.....	105.00	105.00	40.00	40.00
Sprinkler leakage.....	7.00	7.00	-----	-----
Riot, civil commotion and explosion.....	14.00	14.00	-----	-----
Motor vehicles.....	958.00	957.00	955.00	738.00
Inland navigation and transportation.....	732.00	732.00	40.00	40.00
Bankers' Fire—				
Fire.....	63,318.00	98.00	41,150.00	-----
Extended coverage.....	10,235.00	30.00	-----	-----
Bankers and Shippers—				
Fire.....	137,915.00	155,959.00	69,580.00	74,059.00
Extended coverage.....	14,629.00	16,427.00	2,288.00	2,877.00
Tornado, windstorm, cyclone, hail.....	696.00	696.00	52.00	2.00
Sprinkler leakage.....	174.00	174.00	-----	-----
Riot, civil commotion and explosion.....	-----	2.00	-----	-----
Motor vehicles.....	53,452.00	54,029.00	10,391.00	15,569.00
Inland navigation and transportation.....	2,945.00	3,005.00	1,904.00	1,581.00
Ocean marine.....	-----	-----	-----	13.00
Bankers Fire and Marine—				
Fire.....	667.00	269.00	-----	-----
Extended coverage.....	25.00	29.00	-----	-----
Sprinkler leakage.....	4.00	1.00	-----	-----
Motor vehicles.....	127.00	127.00	-----	-----
Aircraft.....	14,660.00	909.00	6,029.00	573.00

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TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Birmingham Fire—				
Fire.....	\$ 73,048.00	\$ 2,367.00	\$ 35,899.00	\$ 2,571.00
Extended coverage.....	9,325.00	425.00	702.00	-----
Tornado, windstorm, cyclone, hail.....	114.00	-----	-----	-----
Sprinkler leakage.....	18.00	-----	-----	-----
Riot, civil commotion and explosion.....	173.00	80.00	54.00	-----
Motor vehicles.....	25,532.00	-----	8,516.00	-----
Inland navigation and transportation.....	3,110.00	-----	3,434.00	-----
Bituminous Fire and Marine—				
Motor vehicles.....	123,829.00	42,950.00	36,989.00	9,479.00
Blue Ridge—				
Fire.....	145,055.00	51,106.00	77,501.00	7,440.00
Extended coverage.....	13,528.00	3,963.00	1,644.00	140.00
Tornado, windstorm, cyclone, hail.....	306.00	135.00	49.00	-----
Motor vehicles.....	533,667.00	509,311.00	246,645.00	31,402.00
Aircraft.....	1,691.00	1,691.00	2,089.00	-----
Boston—				
Fire.....	160,995.00	371,153.00	32,870.00	122,036.00
Extended coverage.....	22,196.00	40,069.00	1,391.00	3,333.00
Tornado, windstorm, cyclone, hail.....	518.00	5,100.00	374.00	1,376.00
Sprinkler leakage.....	157.00	562.00	-----	-----
Riot, civil commotion and explosion.....	164.00	568.00	-----	-----
Motor vehicles.....	19,641.00	52,030.00	3,399.00	9,329.00
Ocean marine.....	983.00	1,666.00	47.00	2,853.00
Inland navigation and transportation.....	10,893.00	18,735.00	930.00	1,366.00
Aircraft.....	3,500.00	3,500.00	2,177.00	2,713.00
Buffalo—				
Fire.....	18,197.00	10,013.00	5,408.00	2,713.00
Extended coverage.....	2,847.00	1,505.00	163.00	163.00
Tornado, windstorm, cyclone, hail.....	205.00	48.00	530.00	90.00
Sprinkler leakage.....	111.00	20.00	-----	-----
Riot, civil commotion and explosion.....	-----	3.00	-----	-----
Motor vehicles.....	778.00	778.00	522.00	522.00
Ocean marine.....	-----	-----	-----	11.00
Inland navigation and transportation.....	28.00	28.00	-----	-----
Caledonian-American—				
Fire.....	22,399.00	28,692.00	20,236.00	21,380.00
Extended coverage.....	3,846.00	4,209.00	15,40.00	353.00
Tornado, windstorm, cyclone, hail.....	108.00	173.00	-----	-----
Sprinkler leakage.....	66.00	99.00	-----	-----
Riot, civil commotion and explosion.....	-----	35.00	-----	-----
Motor vehicles.....	7,985.00	7,985.00	2,511.00	4,774.00
Inland navigation and transportation.....	397.90	397.00	620.00	620.00
California—				
Fire.....	42,745.00	18,011.00	2,507.00	6,947.00
Extended coverage.....	3,431.00	2,352.00	43.00	50.00
Tornado, windstorm, cyclone, hail.....	41.00	41.00	-----	-----
Sprinkler leakage.....	2.00	2.00	-----	-----
Motor vehicles.....	957.00	790.00	241.00	174.00
Inland navigation and transportation.....	8,525.00	7,240.00	2,138.00	1,795.00
Aircraft.....	50.00	20.00	-----	-----
Calvert Fire—				
Motor vehicles.....	1,120,622.00	1,120,622.00	548,957.00	528,694.00
Camden Fire—				
Fire.....	80,050.00	62,771.00	53,685.00	56,600.00
Extended coverage.....	14,077.00	9,329.00	412.00	535.00
Tornado, windstorm, cyclone, hail.....	469.00	339.00	216.00	91.00
Sprinkler leakage.....	138.00	67.00	-----	-----
Riot, civil commotion and explosion.....	950.00	239.00	-----	-----
Motor vehicles.....	53,867.00	53,612.00	40,994.00	35,425.00
Ocean marine.....	-----	-----	56.00	16.00
Inland navigation and transportation.....	282.00	282.00	187.00	162.00
Aviation.....	1,750.00	1,750.00	-----	-----
Capital Fire—				
Fire.....	23,137.00	22,691.00	26,878.00	21,144.00
Extended coverage.....	2,928.00	2,805.00	373.00	286.00
Tornado, windstorm, cyclone, hail.....	95.00	41.00	152.00	76.00
Sprinkler leakage.....	148.00	146.00	-----	70.00
Motor vehicles.....	392.00	392.00	2,147.00	558.00
Inland navigation and transportation.....	247.00	247.00	142.00	142.00
Aircraft.....	1,140.00	1,140.00	416.00	9.00
Ocean marine.....	-----	-----	-----	7.00

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TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Carolina—				
Fire	\$ 46,028.00	\$ 44,853.00	\$ 46,283.00	\$ 51,355.00
Extended coverage	6,064.00	5,947.00	1,294.00	2,320.00
Tornado, windstorm, cyclone, hail	224.00	224.00	— 136.00	—39.00
Sprinkler leakage	538.00	538.00	—	—
Hail	248.00	248.00	—	2,662.00
Motor vehicles	10,433.00	10,433.00	5,374.00	1,158.00
Ocean marine, war risks	195.00	195.00	—	—
Inland navigation and transportation	1,535.00	1,535.00	50.00	—25.00
Central Union—				
Fire	3,843.00	1,694.00	209.00	152.00
Extended coverage	337.00	349.00	25.00	50.00
Tornado, windstorm, cyclone, hail	5.00	4.00	—	—
Sprinkler leakage	—	— 2.00	—	—
Riot, civil commotion and explosion	—	10.00	—	—
Charter Oak Fire—				
Fire	39,448.00	41,934.00	40,564.00	40,956.00
Extended coverage	6,158.00	6,320.00	1,339.00	164.00
Tornado, windstorm, cyclone, hail	31.00	51.00	2.00	2.00
Riot, civil commotion and explosion	20.00	20.00	—	—
Motor vehicles	—	—	21.00	25.00
Inland navigation and transportation	686.00	1,051.00	31.00	29.00
Citizens—				
Fire	144,222.00	145,072.00	51,156.00	61,472.00
Extended coverage	14,607.00	14,613.00	3,128.00	2,363.00
Tornado, windstorm, cyclone, hail	1,519.00	1,519.00	730.00	681.00
Sprinkler leakage	126.00	126.00	—	—
Hail	59,747.00	59,747.00	25,766.00	25,766.00
Motor vehicles	49,559.00	48,675.00	24,956.00	19,782.00
Inland navigation and transportation	6,977.00	6,432.00	2,128.00	1,931.00
City of New York—				
Fire	14,047.00	13,765.00	9,746.00	5,319.00
Extended coverage	1,452.00	1,522.00	94.00	904.00
Tornado, windstorm, cyclone, hail	— 19.00	6.00	289.00	289.00
Sprinkler leakage	321.00	321.00	—	—
Motor vehicles	4,730.00	4,730.00	1,961.00	2,069.00
Ocean marine, war risks	— 137.00	— 137.00	—	—
Inland navigation and transportation	2 156.00	2,156.00	4,309.00	4,184.00
Columbia Fire—				
Fire	279,972.00	281,845.00	86,588.00	94,653.00
Extended coverage	20,839.00	20,935.00	2,040.00	2,436.00
Tornado, windstorm, cyclone, hail	2,210.00	2,267.00	1,949.00	1,125.00
Sprinkler leakage	250.00	250.00	—	—
Riot, civil commotion and explosion	72.00	72.00	—	—
Hail	183,297.00	183,297.00	117,660.00	117,379.00
Motor vehicles	36,488.00	36,488.00	10,811.00	12,077.00
Ocean marine	1,331.00	—	—	—
Inland navigation and transportation	11,476.00	9,882.00	4,725.00	207.00
Aircraft	—	—	20.00	20.00
Rain	122.00	122.00	—	—
Columbia Insurance (N. Y.)—				
Fire	18,417.00	13,944.00	7,504.00	5,471.00
Extended coverage	2,659.00	2,125.00	220.00	— 130.00
Tornado, windstorm, cyclone, hail	16.00	10.00	—	— 44.00
Sprinkler leakage	— 13.00	36.00	—	—
Motor vehicles	5,517.00	5,517.00	1,532.00	1,436.00
Inland navigation and transportation	49.00	49.00	386.00	396.00
Commerce—				
Fire	61,418.00	70,572.00	26,672.00	25,718.00
Extended coverage	6,329.00	7,008.00	614.00	725.00
Tornado, windstorm, cyclone, hail	1,093.00	1,103.00	315.00	515.00
Sprinkler leakage	—	6.00	—	—
Riot, civil commotion and explosion	—	— 5.00	—	1.00
Motor vehicles	43,228.00	43,228.00	12,336.00	11,496.00
Inland navigation and transportation	186.00	3.00	—	—
Commercial Union Fire—				
Fire	18,937.00	19,763.00	3,484.00	2,236.00
Extended coverage	2,265.00	2,380.00	481.00	314.00
Tornado, windstorm, cyclone, hail	65.00	86.00	—	—
Sprinkler leakage	15.00	— 105.00	—	6.00
Riot, civil commotion and explosion	—	3.00	—	—
Motor vehicles	8,589.00	8,495.00	1,443.00	841.00
Ocean marine	1,150.00	—	—	—
Inland navigation and transportation	389.00	344.00	274.00	137.00

—Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Commonwealth—				
Fire.....	\$ 18,644.00	\$ 16,766.00	\$ 756.00	\$ 958.00
Extended coverage.....	2,443.00	2,083.00	222.00	222.00
Tornado, windstorm, cyclone, hail.....	19.00	104.00		
Sprinkler leakage.....	122.00	55.00		
Riot, civil commotion and explosion.....	— 40.00	— 40.00		
Earthquake.....	62.00	25.00		
Motor vehicles.....	1,986.00	1,986.00	402.00	397.00
Inland navigation and transportation.....	42.00	242.00		
Water damage.....	43.00	43.00		
Ocean marine.....				24.00
Concordia Fire—				
Fire.....	35,636.00	38,452.00	12,552.00	8,662.00
Extended coverage.....	4,331.00	4,398.00	520.00	565.00
Tornado, windstorm, cyclone, hail.....	360.00	360.00	20.00	20.00
Motor vehicles.....	17,104.00	17,104.00	15,221.00	11,827.00
Inland navigation and transportation.....	469.00	469.00	89.00	89.00
Connecticut Fire—				
Fire.....	60,299.00	61,214.00	34,546.00	36,982.00
Extended coverage.....	8,633.00	8,552.00	2,627.00	2,444.00
Tornado, windstorm, cyclone, hail.....	242.00	242.00	96.00	—29.00
Sprinkler leakage.....	407.00	406.00		
Motor vehicles.....	21,965.00	22,431.00	8,710.00	11,759.00
Ocean marine.....	3,064.00	5,260.00	29.00	2,155.00
Inland navigation and transportation.....	15,846.00	15,857.00	1,858.00	5,265.00
Continental—				
Fire.....	453,466.00	455,810.00	127,406.00	129,912.00
Extended coverage.....	38,338.00	36,872.00	2,832.00	2,846.00
Tornado, windstorm, cyclone, hail.....	1,830.00	1,797.00	3,970.00	4,170.00
Sprinkler leakage.....	1,787.00	1,564.00	84.00	84.00
Riot, civil commotion and explosion.....	19,274.00	19,274.00		
Motor vehicles.....	77,127.00	80,055.00	45,455.00	43,922.00
Ocean marine.....	1,571.00	2,948.00	88.00	2,611.00
Inland navigation and transportation.....	37,702.00	53,958.00	1,756.00	19,885.00
Aircraft.....	297.00	421.00		—230.00
Ocean marine, war risks only.....		1,758.00		
County Fire—				
Fire.....	1,453.00	1,011.00	8,370.00	7,068.00
Extended coverage.....	245.00	245.00	185.00	318.00
Tornado, windstorm, cyclone, hail.....	— 15.00	— 15.00		
Sprinkler leakage.....	— 15.00	— 15.00		
Riot, civil commotion and explosion.....	180.00	180.00		
Motor vehicles.....	432.00	432.00	2,067.00	2,020.00
Inland navigation and transportation.....	95.00	95.00	16.00	16.00
Aircraft.....	2,036.00	2,036.00		
Detroit Fire and Marine—				
Fire.....	36,009.00	36,028.00	7,791.00	8,012.00
Extended coverage.....	5,339.00	5,345.00	326.00	209.00
Tornado, windstorm, cyclone, hail.....	92.00	92.00	53.00	153.00
Sprinkler leakage.....	98.00	98.00		
Hail.....	26,214.00	26,214.00	16,912.00	16,912.00
Motor vehicles.....	11,966.00	12,762.00	4,473.00	4,956.00
Inland navigation and transportation.....	5,495.00	5,495.00	1,529.00	1,614.00
Aircraft.....	4,291.00	4,291.00	4,621.00	3,821.00
Dixie Fire—				
Fire.....	55,746.00			
Extended coverage.....	4,696.00			
Tornado, windstorm, cyclone, hail.....	468.00			
Sprinkler leakage.....	104.00			
Ocean marine.....	13,534.00			
Inland navigation and transportation.....	4,467.00			
Rain.....	219.00			
Eagle Fire—				
Fire.....	20,913.00	20,913.00	3,520.00	3,613.00
Extended coverage.....	2,289.00	2,289.00	15.00	20.00
Tornado, windstorm, cyclone, hail.....	51.00	51.00		
Sprinkler leakage.....			16.00	16.00
Inland navigation and transportation.....	5.00	5.00		
East and West—				
Fire.....	3,828.00	3,427.00	106.00	154.00
Extended coverage.....	502.00	500.00		
Tornado, windstorm, cyclone, hail.....	— 75.00	— 75.00		281.00
Riot, civil commotion and explosion.....	— 31.00	— 31.00		
Motor vehicles.....	2,809.00	2,809.00	13.00	263.00
Inland navigation and transportation.....	102.00	102.00	22.00	22.00

—Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Emmco—				
Motor vehicles.....	\$ 9,205.00	\$ 9,205.00	\$ 1,794.00	\$ 2,094.00
Empire State—				
Fire.....	36,949.00	38,336.00	10,175.00	10,946.00
Extended coverage.....	5,799.00	5,956.00	935.00	880.00
Tornado, windstorm, cyclone, hail.....	88.00	88.00		
Motor vehicles.....	26,405.00	26,405.00	15,949.00	12,733.00
Inland navigation and transportation.....	792.00	792.00	45.00	95.00
Sprinkler leakage.....	7.00	1.00		
Employers' Fire—				
Fire.....	55,951.00	43,162.00	63,245.00	31,961.00
Extended coverage.....	7,418.00	5,856.00	909.00	1,513.00
Tornado, windstorm, cyclone, hail.....	260.00	126.00		— 5.00
Sprinkler leakage.....	34.00	38.00		
Riot, civil commotion and explosion.....		— 7.00		
Earthquake.....	2.00	1.00		
Motor vehicles.....	53,563.00	53,993.00	18,596.00	17,906.00
Inland navigation and transportation.....	9,180.00	9,610.00	2,163.00	1,916.00
Aircraft.....	5,351.00	342.00	3,642.00	244.00
Equitable Fire—				
Fire.....	26,317.00	26,317.00	5,135.00	4,127.00
Extended coverage.....	2,127.00	2,127.00	38.00	7.00
Tornado, windstorm, cyclone, hail.....	15.00	15.00		
Equitable Fire and Marine—				
Fire.....	53,286.00	53,851.00	23,793.00	22,871.00
Extended coverage.....	9,012.00	9,211.00	878.00	788.00
Tornado, windstorm, cyclone, hail.....	134.00	134.00		
Sprinkler leakage.....	25.00	25.00		
Riot, civil commotion and explosion.....	192.00	192.00		
Motor vehicles.....	6,529.00	6,529.00	3,118.00	2,810.00
Inland navigation and transportation.....	32,568.00	8,568.00	22,510.00	— 6,909.00
Eureka-Security Fire and Marine—				
Fire.....	35,682.00	34,574.00	11,144.00	9,777.00
Extended coverage.....	6,421.00	6,286.00	825.00	950.00
Tornado, windstorm, cyclone, hail.....	129.00	129.00		
Riot, civil commotion and explosion.....	3.00	3.00		
Motor vehicles.....	14,863.00	14,863.00	4,116.00	4,116.00
Inland navigation and transportation.....	293.00	293.00	12.00	12.00
Export—				
Fire.....	989.00	— 15.00		
Inland navigation and transportation.....	25,813.00	6,822.00		
Federal—				
Fire.....	53,560.00	55,282.00	60,614.00	72,707.00
Extended coverage.....	8,747.00	8,385.00	234.00	240.00
Tornado, windstorm, cyclone, hail.....	87.00	89.00	137.00	137.00
Sprinkler leakage.....	— 169.00	— 169.00		
Riot, civil commotion and explosion.....	— 1.00	— 1.00		
Earthquake.....	15.00	15.00		
Motor vehicles.....	99,788.00	99,788.00	26,512.00	32,825.00
Ocean marine.....	— 12,863.00	— 8,158.00	1,208.00	2,904.00
Inland navigation and transportation.....	28,096.00	27,276.00	— 8,957.00	3,707.00
Aircraft.....	22,295.00	22,295.00	9,648.00	9,223.00
Federal Union—				
Fire.....	9,933.00	9,664.00	6,935.00	6,435.00
Extended coverage.....	1,605.00	1,596.00	99.00	69.00
Tornado, windstorm, cyclone, hail.....	117.00	117.00	15.00	15.00
Sprinkler leakage.....	— 31.00	— 31.00		
Motor vehicles.....	18,558.00	18,621.00	6,915.00	3,840.00
Ocean marine.....	30.00	30.00		14.00
Inland navigation and transportation.....	109.00	109.00	597.00	597.00
Fidelity and Guaranty Ins. Corp.—				
Fire.....	210,898.00	156,940.00	38,095.00	55,678.00
Extended coverage.....	27,513.00	18,478.00	3,786.00	3,436.00
Tornado, windstorm, cyclone, hail.....	578.00	714.00	11.00	24.00
Sprinkler leakage.....	83.00	62.00		
Riot, civil commotion and explosion.....	2.00	86.00		
Motor vehicles.....	176,005.00	89,104.00	70,616.00	35,359.00
Inland navigation and transportation.....	22,332.00	14,405.00	18,008.00	6,583.00
Aircraft.....	1,750.00	1,750.00		
Fidelity-Phenix Fire—				
Fire.....	237,931.00	238,475.00	231,160.00	168,749.00
Extended coverage.....	34,220.00	34,342.00	4,214.00	3,655.00
Tornado, windstorm, cyclone, hail.....	807.00	807.00	31.00	31.00
Sprinkler leakage.....	840.00	852.00	8.00	8.00

— Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Fidelity-Phenix Fire Continued—				
Riot, civil commotion and explosion	\$ 67.00	\$ 67.00	\$ —	\$ —
Motor vehicles.....	98,944.00	98,944.00	55,080.00	55,660.00
Ocean marine.....	4,245.00	2,948.00	1,251.00	2,611.00
Inland navigation and transportation	11,097.00	17,761.00	5,121.00	14,046.00
Aircraft.....	47.00	421.00	—	230.00
Fire Asso. of Philadelphia—				
Fire.....	114,737.00	113,591.00	44,731.00	34,687.00
Extended coverage.....	14,892.00	14,634.00	1,747.00	1,756.00
Tornado, windstorm, cyclone, hail.....	450.00	461.00	61.00	56.00
Sprinkler leakage.....	9.00	24.00	—	—
Riot, civil commotion and explosion	55.00	217.00	—	9.00
Motor vehicles.....	52,935.00	50,930.00	16,426.00	14,058.00
Inland navigation and transportation	4,634.00	4,070.00	1,034.00	426.00
Aircraft.....	1,750.00	1,750.00	1,098.00	1,366.00
Fireman's Fund—				
Fire.....	301,554.00	302,515.00	78,736.00	122,862.00
Extended coverage.....	30,394.00	30,377.00	1,592.00	1,496.00
Tornado, windstorm, cyclone, hail.....	518.00	518.00	26.00	26.00
Sprinkler leakage.....	1,444.00	1,346.00	26.00	26.00
Riot, civil commotion and explosion	9,751.00	9,754.00	—	—
Earthquake.....	— 3.00	— 3.00	—	—
Motor vehicles.....	82,437.00	79,434.00	58,179.00	50,413.00
Ocean marine.....	6,246.00	5,809.00	2,168.00	2,390.00
Inland navigation and transportation	61,291.00	58,548.00	13,030.00	11,174.00
Ocean marine, war risks.....	325.00	325.00	—	—
Misc. marine.....	15.00	15.00	—	—
Firemen's Insurance—				
Fire.....	139,843.00	73,782.00	73,920.00	45,235.00
Extended coverage.....	17,245.00	9,926.00	5,873.00	1,912.00
Tornado, windstorm, cyclone, hail.....	707.00	— 11.00	45.00	10.00
Sprinkler leakage.....	114.00	10.00	—	—
Riot, civil commotion and explosion	—	11.00	—	—
Motor vehicles.....	33,374.00	33,474.00	15,479.00	15,075.00
Ocean marine.....	3,537.00	2,457.00	—	2,176.00
Inland navigation and transportation	27,162.00	9,135.00	9,742.00	10,186.00
Aircr. ft.....	282.00	351.00	—	191.00
Ocean marine, war risks only.....	—	1,464.00	—	—
First National—				
Fire.....	— 37.00	— 37.00	—	—
Franklin Fire—				
Fire.....	66,403.00	58,715.00	22,048.00	19,341.00
Extended Coverage.....	7,735.00	7,650.00	51.00	470.00
Tornado, windstorm, cyclone, hail.....	388.00	388.00	210.00	195.00
Sprinkler leakage.....	222.00	209.00	—	—
Riot, civil commotion and explosion	16.00	—	—	—
Hail.....	2,316.00	2,316.00	—	1,973.00
Motor vehicles.....	35,269.00	35,269.00	3,520.00	1,752.00
Ocean marine.....	—374.00	63.00	—	—
Inland navigation and transportation	45,820.00	45,688.00	8,245.00	19,543.00
Franklin National—				
Fire.....	15,200.00	10,241.00	7,766.00	4,438.00
Extended coverage.....	1,028.00	745.00	41.00	27.00
Tornado, windstorm, cyclone, hail.....	96.00	91.00	—	—
Sprinkler leakage.....	—	— 3.00	766.00	306.00
Motor vehicles.....	2,882.00	2,882.00	2,799.00	3,075.00
Inland navigation and transportation	210.00	590.00	169.00	69.00
Fulton Fire—				
Fire.....	13,453.00	—	4,569.00	—
Extended coverage.....	2,026.00	—	19.00	—
Tornado, windstorm, cyclone, hail.....	52.00	—	—	—
Motor vehicles.....	5,391.00	—	1,392.00	—
Inland navigation and transportation	264.00	—	250.00	—
General Exchange Ins. Corp.—				
Motor vehicles.....	—	2,046,929.00	— 95.00	512,629.00
General Insurance Co. of America—				
Fire.....	148,229.00	141,680.00	31,935.00	5,465.00
Extended coverage.....	37,145.00	36,019.00	2,023.00	1,388.00
Tornado, windstorm, cyclone, hail.....	629.00	629.00	—	—
Sprinkler leakage.....	689.00	689.00	1,772.00	1,772.00
Motor vehicles.....	89.00	89.00	7.00	7.00
Ocean marine.....	—	18.00	—	—
Inland navigation and transportation	3,424.00	3,095.00	2,436.00	— 795.00

—Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Georgia Home—				
Fire.....	5,397.00	\$ 6,183.00	\$ 5,290.00	\$ 6,620.00
Extended coverage.....	1,035.00	1,055.00	36.00	35.00
Tornado, windstorm, cyclone, hail.....	78.00	78.00	—	20.00
Sprinkler leakage.....	334.00	317.00	—	—
Motor vehicles.....	18,041.00	19,041.00	2,658.00	1,676.00
Inland navigation and transportation	261.00	261.00	—	—
Gibraltar Fire and Marine—				
Fire.....	8,713.00	8,754.00	21,275.00	17,147.00
Extended coverage.....	558.00	655.00	33.00	59.00
Tornado, windstorm, cyclone, hail.....	327.00	327.00	56.00	64.00
Sprinkler leakage.....	—	140.00	—	—
Motor vehicles.....	1,455.00	1,455.00	967.00	1,112.00
Inland navigation and transportation	129.00	129.00	—	—
Hail.....	—	—	—	418.00
Girard Fire and Marine—				
Fire.....	33,103.00	34,779.00	10,527.00	8,517.00
Extended coverage.....	3,420.00	3,410.00	225.00	565.00
Tornado, windstorm, cyclone, hail.....	42.00	42.00	248.00	248.00
Sprinkler leakage.....	27.00	27.00	—	—
Motor vehicles.....	25,906.00	27,928.00	17,487.00	18,361.00
Ocean marine.....	180.00	—	—	—
Inland navigation and transportation	2,122.00	2,106.00	183.00	103.00
Aircraft.....	—	—	6,500.00	—
Glens Falls—				
Fire.....	133,233.00	111,834.00	40,169.00	31,572.00
Extended coverage.....	15,073.00	12,546.00	3,593.00	2,393.00
Tornado, windstorm, cyclone, hail.....	705.00	838.00	1,186.00	1,186.00
Sprinkler leakage.....	312.00	315.00	—	317.00
Riot, civil commotion and explosion	23.00	24.00	—	—
Motor vehicles.....	20,568.00	18,367.00	10,860.00	9,039.00
Ocean marine.....	66.00	3,193.00	—	2,611.00
Inland navigation and transportation	7,277.00	17,058.00	12,257.00	19,969.00
Aircraft.....	282.00	421.00	—	—
Ocean marine, war risks only.....	—	1,758.00	—	—
Globe and Republic—				
Fire.....	46,974.00	57,564.00	7,001.00	7,191.00
Extended coverage.....	5,290.00	7,888.00	7.00	67.00
Tornado, windstorm, cyclone, hail.....	247.00	254.00	466.00	466.00
Riot, civil commotion and explosion	—	—	3.00	3.00
Inland navigation and transportation	13,505.00	12,704.00	7,179.00	8,822.00
Motor vehicles.....	8,935.00	8,935.00	3,375.00	3,625.00
Globe and Rutgers Fire—				
Fire.....	150,291.00	107,432.00	67,902.00	37,313.00
Extended coverage.....	16,008.00	11,769.00	2,050.00	1,342.00
Tornado, windstorm, cyclone, hail.....	1,189.00	924.00	246.00	211.00
Sprinkler leakage.....	13.00	38.00	—	—
Riot, civil commotion and explosion	250.00	28.00	—	—
Earthquake.....	40.00	8.00	—	—
Hail.....	71,889.00	16,891.00	28,825.00	7,078.00
Motor vehicles.....	27,283.00	25,726.00	12,177.00	11,789.00
Ocean marine.....	—	18.00	—	—
Inland navigation and transportation	1,269.00	610.00	159.00	184.00
Aircraft.....	—	1.00	—	—
Granite State Fire—				
Fire.....	209,287.00	126,570.00	62,319.00	56,665.00
Extended coverage.....	20,170.00	12,024.00	4,171.00	3,588.00
Tornado, windstorm, cyclone, hail.....	864.00	579.00	191.00	21.00
Sprinkler leakage.....	156.00	108.00	—	—
Riot, civil commotion and explosion	—	31.00	—	—
Motor vehicles.....	9,301.00	9,511.00	2,782.00	3,270.00
Inland navigation and transportation	70.00	70.00	—	—
Great American—				
Fire.....	320,053.00	313,195.00	361,361.00	417,280.00
Extended coverage.....	38,496.00	38,484.00	3,920.00	3,734.00
Tornado, windstorm, cyclone, hail.....	671.00	780.00	—	75.00
Sprinkler leakage.....	899.00	711.00	—	3,000.00
Hail.....	72,390.00	71,323.00	48,606.00	47,772.00
Motor vehicles.....	489,009.00	489,058.00	79,343.00	107,276.00
Ocean marine.....	5,252.00	8,816.00	50.00	4,567.00
Inland navigation and transportation	22,453.00	21,770.00	25,327.00	24,400.00
Aircraft.....	838.00	838.00	79.00	79.00
Riot, civil commotion and explosion	2,687.00	2,687.00	—	—

—Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Hanover Fire—				
Fire.....	\$ 135,245.00	\$ 122,540.00	\$ 51,680.00	\$ 39,885.00
Extended coverage.....	17,660.00	15,055.00	1,889.00	1,579.00
Tornado, windstorm, cyclone, hail.....	508.00	534.00	251.00	255.00
Sprinkler leakage.....	151.00	110.00	—	—
Riot, civil commotion and explosion.....	— 91.00	— 66.00	—	—
Motor vehicles.....	83,545.00	88,745.00	37,585.00	43,649.00
Ocean marine.....	14,714.00	1,310.00	251.00	1,160.00
Inland navigation and transportation.....	3,913.00	5,669.00	— 970.00	4,569.00
Aircraft.....	— 5.00	182.00	—	— 102.00
Hartford Fire—				
Fire.....	745,572.00	694,833.00	388,208.00	338,496.00
Extended coverage.....	73,913.00	76,919.00	13,047.00	3,167.00
Tornado, windstorm, cyclone, hail.....	4,506.00	4,616.00	1,102.00	1,217.00
Sprinkler leakage.....	1,414.00	1,661.00	296.00	544.00
Riot, civil commotion and explosion.....	10,974.00	2,819.00	—	9.00
Earthquake.....	6.00	6.00	—	—
Hail.....	159,827.00	160,029.00	62,449.00	62,380.00
Motor vehicles.....	327,287.00	328,356.00	130,195.00	130,604.00
Ocean marine.....	278.00	397.00	8.00	1,942.00
Inland navigation and transportation.....	68,533.00	73,297.00	16,272.00	18,507.00
Aircraft.....	3,500.00	3,500.00	2,196.00	2,196.00
Rain and flood.....	123.00	123.00	945.00	945.00
Home Fire and Marine—				
Fire.....	63,703.00	58,553.00	15,721.00	17,681.00
Extended coverage.....	6,459.00	5,903.00	1,063.00	1,018.00
Tornado, windstorm, cyclone, hail.....	472.00	466.00	—	—
Sprinkler leakage.....	136.00	136.00	12.00	12.00
Riot, civil commotion and explosion.....	— 7.00	— 7.00	—	—
Motor vehicles.....	10,104.00	10,104.00	6,155.00	7,731.00
Ocean marine.....	176.00	176.00	13.00	13.00
Inland navigation and transportation.....	13,044.00	13,043.00	3,241.00	3,291.00
Home Insurance—				
Fire.....	887,423.00	764,245.00	283,123.00	317,550.00
Extended coverage.....	93,689.00	86,299.00	7,677.00	3,978.00
Tornado, windstorm, cyclone, hail.....	5,580.00	5,602.00	5,116.00	4,993.00
Sprinkler leakage.....	8,432.00	8,028.00	3,911.00	5,415.00
Riot, civil commotion and explosion.....	17,146.00	5,174.00	—	—
Earthquake.....	48.00	48.00	—	—
Hail.....	148,325.00	147,238.00	79,753.00	69,148.00
Motor vehicles.....	223,870.00	227,624.00	101,778.00	103,142.00
Ocean marine.....	10,731.00	11,796.00	11,684.00	14,646.00
Inland navigation and transportation.....	241,425.00	246,691.00	73,301.00	81,043.00
Homeland—				
Fire.....	81,334.00	65,563.00	38,049.00	24,211.00
Extended coverage.....	11,506.00	10,245.00	943.00	3,875.00
Tornado, windstorm, cyclone, hail.....	— 4.00	68.00	210.00	210.00
Sprinkler leakage.....	49.00	— 15.00	—	—
Motor vehicles.....	25,860.00	21,481.00	8,440.00	5,703.00
Ocean marine.....	—	—	—	16.00
Inland navigation and transportation.....	599.00	770.00	38.00	38.00
Riot, civil commotion and explosion.....	—	—	2,500.00	2,500.00
Homestead Fire—				
Fire.....	8,567.00	7,921.00	6,593.00	6,002.00
Extended coverage.....	1,181.00	967.00	517.00	1,963.00
Tornado, windstorm, cyclone, hail.....	23.00	29.00	10.00	66.00
Sprinkler leakage.....	— 2.00	— 2.00	—	—
Riot, civil commotion and explosion.....	—	12.00	—	—
Motor vehicles.....	583.00	583.00	746.00	757.00
Inland navigation and transportation.....	3,585.00	2,880.00	1,157.00	2,263.00
Imperial Assurance—				
Fire.....	9,865.00	6,170.00	10,001.00	6,624.00
Extended coverage.....	557.00	395.00	647.00	358.00
Tornado, windstorm, cyclone, hail.....	35.00	22.00	—	—
Motor vehicles.....	— 40.00	— 40.00	74.00	48.00
Inland navigation and transportation.....	1,961.00	1,204.00	1,717.00	647.00
Industrial—				
Fire.....	9,428.00	— 4,110.00	9,647.00	9,197.00
Extended coverage.....	920.00	— 262.00	33.00	75.00
Tornado, windstorm, cyclone, hail.....	—	— 12.00	26.00	33.00
Motor vehicles.....	1,367.00	1,367.00	550.00	425.00
Inland navigation and transportation.....	864.00	357.00	—	—

— Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Insurance Company of North America				
Fire	\$ 408,944.00	\$ 367,691.00	\$ 65,701.00	\$ 71,367.00
Extended coverage	72,649.00	65,117.00	3,810.00	3,750.00
Tornado, windstorm, cyclone, hail	731.00	585.00	1,340.00	1,340.00
Sprinkler leakage	2,509.00	2,095.90	907.00	907.00
Riot, civil commotion and explosion	261.00	— 2,011.00	—	—
Hail	35,430.00	35,430.00	18,832.00	18,832.00
Motor vehicles	45,440.00	45,667.00	14,873.00	14,385.00
Ocean marine	47,528.00	44,636.00	— 26,332.00	— 22,176.00
Inland navigation and transportation	66,389.00	67,088.00	11,772.00	15,106.00
Aircraft	1,908.00	1,908.00	—	200.00
Rain and flood	1,288.00	1,581.00	—	—
Insurance Co. of the State of Penn.—				
Fire	71,139.00	58,681.00	26,436.00	20,534.00
Extended coverage	5,365.00	4,780.00	755.00	695.00
Tornado, windstorm, cyclone, hail	186.00	265.00	70.00	29.00
Sprinkler leakage	—	53.00	—	—
Riot, civil commotion and explosion	51.00	19.00	—	—
Motor vehicles	480,970.00	476,906.00	184,544.00	168,047.00
Inland navigation and transportation	84.00	61.00	— 705.00	— 720.00
Jersey—				
Fire	51,096.00	50,764.00	13,035.00	11,701.00
Extended coverage	5,172.00	5,172.00	630.00	130.00
Tornado, windstorm, cyclone, hail	442.00	442.00	178.00	179.00
Sprinkler leakage	522.00	522.00	5,080.00	5,080.00
Motor vehicles	6,373.00	6,373.00	1,732.00	2,458.00
Inland navigation and transportation	— 68.00	— 68.00	425.00	425.00
Ocean marine	—	—	—	6.00
Kansas City Fire and Marine—				
Fire	23,227.00	1,791.00	2,303.00	—
Extended coverage	5,807.00	— 343.00	—	—
Tornado, windstorm, cyclone, hail	—	—	—	—
Riot, civil commotion and explosion	229.00	11.00	—	—
Motor vehicles	329.00	196.00	—	—
Inland navigation and transportation	5.00	1.00	—	—
Louisville Fire and Marine—				
Fire	55,853.00	48,948.00	18,023.00	14,210.00
Extended coverage	10,109.00	8,256.00	2,024.00	532.00
Tornado, windstorm, cyclone, hail	68.00	171.00	492.00	492.00
Motor vehicles	1,200.00	1,200.00	262.00	272.00
Inland navigation and transportation	10,283.00	2,618.00	1,295.00	258.00
Riot, civil commotion and explosion	— 8.00	— 2.00	—	—
Hail	36,145.00	21,132.00	13,677.00	7,894.00
Lumbermen's—				
Fire	7,814.00	20,584.00	195.00	10,862.00
Extended coverage	821.00	2,686.00	17.00	57.00
Tornado, windstorm, cyclone, hail	19.00	36.00	—	7.00
Sprinkler leakage	—	1.00	—	—
Motor vehicles	152.00	152.00	—	—
Inland navigation and transportation	75.00	13.00	—	—
Riot, civil commotion and explosion	1.00	7.00	—	—
Manhattan Fire and Marine—				
Fire	49,155.00	46,392.00	27,231.00	27,997.00
Extended coverage	4,364.00	4,054.00	1,001.00	943.00
Tornado, windstorm, cyclone, hail	191.00	191.00	48.00	48.00
Sprinkler leakage	103.00	77.00	—	—
Motor vehicles	2,614.00	2,614.00	1,637.00	1,165.00
Inland navigation and transportation	172.00	260.00	1.00	76.00
Manufacturers' Fire—				
Fire	30.00	18.00	—	—
Motor vehicles	1,271.00	1,271.00	128.00	128.00
Inland navigation and transportation	—	—	—	8.00
Extended coverage	5.00	5.00	—	—
Massachusetts Fire and Marine—				
Fire	80,423.00	80,793.00	18,890.00	24,124.00
Extended coverage	8,675.00	8,794.00	1,151.00	1,308.00
Tornado, windstorm, cyclone, hail	605.00	605.00	564.00	564.00
Hail	46,298.00	46,298.00	28,484.00	28,484.00
Motor vehicles	31,165.00	31,165.00	7,755.00	8,647.00
Inland navigation and transportation	7,385.00	7,385.00	460.00	660.00

—Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
mercantile Ins. Co. of America—				
Fire.....	\$ 10,512.00	\$ 8,954.00	\$ 2,324.00	\$ 12,492.00
Extended coverage.....	1,661.00	1,630.00	98.00	23.00
Tornado, windstorm, cyclone, hail.....	47.00	47.00	-----	-----
Sprinkler leakage.....	98.00	111.00	-----	-----
Riot, civil commotion and explosion.....	2.00	1.00	-----	-----
Motor vehicles.....	4,818.00	4,741.00	1,065.00	570.00
Inland navigation and transportation.....	952.00	932.00	379.00	379.00
Ocean marine.....	-----	-----	-----	24.00
mechanics and Traders—				
Fire.....	23,078.00	21,663.00	19,526.00	10,337.00
Extended coverage.....	4,692.00	4,683.00	682.00	752.00
Tornado, windstorm, cyclone, hail.....	181.00	181.00	-----	-----
Sprinkler leakage.....	21.00	27.00	-----	-----
Riot, civil commotion and explosion.....	10.00	10.00	-----	-----
Motor vehicles.....	2,523.00	2,523.00	876.00	916.00
Inland navigation and transportation.....	1,399.00	1,399.00	151.00	151.00
Merchants Fire Assurance—				
Fire.....	30,563.00	39,826.00	12,410.00	30,356.00
Extended coverage.....	5,161.00	5,737.00	1,059.00	1,037.00
Tornado, windstorm, cyclone, hail.....	4.00	4.00	-----	-----
Motor vehicles.....	3,702.00	3,702.00	1,701.00	1,701.00
Ocean marine.....	63.00	63.00	-----	-----
Inland navigation and transportation.....	473.00	473.00	-----	-----
Mercury—				
Fire.....	40,442.00	91,674.00	8,141.00	35,689.00
Extended coverage.....	5,387.00	9,043.00	191.00	446.00
Tornado, windstorm, cyclone, hail.....	148.00	418.00	7.00	105.00
Sprinkler leakage.....	7.00	353.00	-----	-----
Riot, civil commotion and explosion.....	-----	780.00	-----	-----
Motor vehicles.....	72,047.00	72,047.00	28,744.00	30,946.00
Inland navigation and transportation.....	3,472.00	2,875.00	3,958.00	3,524.00
Michigan Fire and Marine—				
Fire.....	145,580.00	54,766.00	42,673.00	23,710.00
Extended coverage.....	16,800.00	5,545.00	1,001.00	742.00
Tornado, windstorm, cyclone, hail.....	1,898.00	488.00	236.00	120.00
Sprinkler leakage.....	297.00	116.00	-----	-----
Riot, civil commotion and explosion.....	126.00	50.00	-----	3.00
Earthquake.....	-----	35.00	-----	-----
Hail.....	58,074.00	27,403.00	35,028.00	17,408.00
Motor vehicles.....	10,936.00	6,901.00	5,636.00	2,423.00
Ocean marine.....	-----	2.00	-----	4.00
Inland navigation and transportation.....	4,327.00	1,654.00	1,415.00	323.00
Aircraft.....	1,047.00	367.00	2.00	205.00
Milwaukee Mechanics—				
Fire.....	58,310.00	58,091.00	12,236.00	27,783.00
Extended coverage.....	5,831.00	5,832.00	1,658.00	1,883.00
Tornado, windstorm, cyclone, hail.....	122.00	122.00	260.00	150.00
Sprinkler leakage.....	47.00	47.00	-----	-----
Motor vehicles.....	24,014.00	24,014.00	12,071.00	11,733.00
Inland navigation and transportation.....	1,184.00	1,184.00	733.00	733.00
Minneapolis Fire and Marine—				
Fire.....	25,995.00	-----	6,318.00	-----
Extended coverage.....	2,837.00	-----	1,570.00	-----
Tornado, windstorm, cyclone, hail.....	121.00	-----	100.00	-----
Motor vehicles.....	13,393.00	-----	4,827.00	-----
Inland navigation and transportation.....	4,014.00	-----	789.00	-----
Monarch Fire—				
Fire.....	8,711.00	8,594.00	1,351.00	— 374.00
Extended coverage.....	1,081.00	1,077.00	-----	-----
Tornado, windstorm, cyclone, hail.....	18.00	18.00	-----	-----
Sprinkler leakage.....	46.00	14.00	-----	-----
Motor vehicles.....	57.00	57.00	-----	-----
Motors Ins. Corpo.—				
Motor vehicles.....	2,558,661.00	511,732.00	631,826.00	128,181.00
Notional-Ben Franklin Fire—				
Fire.....	36,431.00	37,566.00	13,385.00	13,589.00
Extended coverage.....	5,362.00	5,459.00	775.00	1,360.00
Tornado, windstorm, cyclone, hail.....	826.00	826.00	75.00	75.00
Motor vehicles.....	13,475.00	13,475.00	5,159.00	6,300.00
Inland navigation and transportation.....	1,571.00	1,365.00	186.00	384.00

—Minus

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
National Fire—				
Fire.....	\$ 209,084.00	\$ 194,696.00	\$ 76,598.00	\$ 73,983.00
Extended coverage.....	26,219.00	22,247.00	3,485.00	3,392.00
Tornado, windstorm, cyclone, hail.....	1,607.00	1,280.00	1,032.00	736.00
Sprinkler leakage.....	624.00	566.00	125.90	126.00
Riot, civil commotion and explosion.....	265.00	3,523.00	-----	1.00
Earthquake.....	7.00	7.00	-----	-----
Motor vehicles.....	36,987.00	36,283.00	9,200.00	9,459.00
Ocean marine.....	-----	1.00	-----	-----
Inland navigation and transportation.....	15,397.00	14,995.00	6,300.00	4,199.00
Aircraft.....	272.00	272.00	-----	-----
National Liberty—				
Fire.....	368,490.00	37,894.00	46,598.00	47,070.00
Extended coverage.....	6,372.00	6,581.00	121.00	91.00
Tornado, windstorm, cyclone, hail.....	181.00	181.00	66.00	16.00
Sprinkler leakage.....	78.00	78.00	36.00	-----
Hail.....	938.00	938.00	-----	-----
Motor vehicles.....	5,082.00	6,346.00	648.00	480.00
Ocean marine.....	299.00	299.00	-----	-----
Inland navigation and transportation.....	4,257.00	4,257.00	860.00	982.00
National Surety Marine—				
Motor vehicles.....	20,797.00	20,797.00	3,712.00	6,391.00
Inland navigation and transportation.....	7,409.00	6,668.00	1,858.00	2,504.00
National Union Fire—				
Fire.....	137,923.00	166,235.00	54,276.00	86,041.00
Extended coverage.....	4,449.00	16,174.00	3,976.00	4,091.00
Tornado, windstorm, cyclone, hail.....	343.00	418.00	64.00	54.00
Sprinkler leakage.....	288.00	541.00	-----	-----
Riot, civil commotion and explosion.....	2,482.00	619.00	-----	54.00
Motor vehicles.....	52,656.00	77,964.00	15,622.00	24,055.00
Ocean marine.....	24.00	17.00	-----	-----
Inland navigation and transportation.....	5,859.00	7,531.00	6,779.00	5,598.00
Aircraft.....	3,500.00	3,500.00	2,697.00	2,697.00
New Brunswick Fire—				
Fire.....	16,848.00	15,367.00	3,093.00	5,594.00
Extended coverage.....	1,583.00	1,413.00	55.00	121.00
Tornado, windstorm, cyclone, hail.....	141.00	152.00	14.00	131.00
Sprinkler leakage.....	214.00	214.00	-----	-----
Motor vehicles.....	4,296.00	4,622.00	1,215.00	828.00
Inland navigation and transportation.....	3,326.00	3,326.00	842.00	819.00
Hail.....	-----	-----	-----	570.00
New England Fire—				
Fire.....	123,201.00	13,692.00	60,037.00	5,928.00
Extended coverage.....	11,596.00	1,386.00	2,073.00	186.00
Tornado, windstorm, cyclone, hail.....	599.00	112.90	120.00	30.00
Sprinkler leakage.....	662.00	29.00	-----	-----
Riot, civil commotion and explosion.....	2.00	12.00	-----	1.00
Earthquake.....	131.00	9.00	-----	-----
Hail.....	54,838.00	6,851.00	37,246.00	4,352.00
Motor vehicles.....	9,165.00	1,725.00	1,989.00	606.00
Ocean marine.....	-----	-----	-----	1.00
Inland navigation and transportation.....	3,451.00	413.00	1,195.00	81.00
Aircraft.....	-----	92.00	-----	51.00
New Hampshire Fire—				
Fire.....	375,795.00	387,309.00	127,214.00	144,927.00
Extended coverage.....	37,558.00	36,783.00	8,939.00	9,386.00
Tornado, windstorm, cyclone, hail.....	5,084.00	5,092.00	2,067.00	1,485.00
Sprinkler leakage.....	430.00	353.00	-----	-----
Riot, civil commotion and explosion.....	35.00	25.00	-----	-----
Earthquake.....	12.00	7.00	-----	-----
Motor vehicles.....	82,605.00	81,869.00	30,542.00	32,876.00
Ocean marine.....	227.00	229.00	7,730.00	177.00
Inland navigation and transportation.....	19,586.00	19,487.00	10,539.00	2,485.00
Aircraft.....	82.00	82.00	-----	-----
Ocean marine, war risks only.....	5.00	7.00	-----	-----
New York Fire—				
Fire.....	45,714.00	45,364.00	20,220.00	11,000.00
Extended coverage.....	5,934.00	5,818.00	1,632.00	1,626.00
Tornado, windstorm, cyclone, hail.....	1,092.00	1,092.00	760.00	760.00
Sprinkler leakage.....	12.00	12.00	-----	-----
Motor vehicles.....	1,541.00	1,541.00	426.00	429.00
Inland navigation and transportation.....	1,106.00	1,069.00	-----	-----

—Minus

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
New York Underwriters—				
Fire.....	\$ 259,125.00	\$ 269,840.00	\$ 127,309.00	\$ 113,969.00
Extended coverage.....	30,525.00	30,559.00	2,148.00	— 44.00
Tornado, windstorm, cyclone, hail.....	1,463.00	1,512.00	276.00	282.00
Sprinkler leakage.....	1,218.00	1,205.00	159.00	75.00
Riot, civil commotion and explosion.....	201.00	193.00	35.00	35.00
Motor vehicles.....	65,447.00	66,266.00	39,049.00	33,678.00
Ocean marine.....	80.00	—	822.00	945.00
Inland navigation and transportation.....	35,685.00	36,536.00	5,408.00	4,999.00
Newark Fire—				
Fire.....	45,209.00	33,937.00	9,144.00	77,634.00
Extended coverage.....	5,593.00	4,497.00	422.00	63.00
Tornado, windstorm, cyclone, hail.....	189.00	129.00	—	— 50.00
Sprinkler leakage.....	603.00	— 530.00	—	—
Riot, civil commotion and explosion.....	1.00	34.00	—	—
Motor vehicles.....	611.00	611.00	246.00	— 144.00
Inland navigation and transportation.....	1,208.00	1,208.00	44.00	44.00
Aircraft.....	92.00	92.00	—	—
Ocean marine.....	—	—	—	41.00
Niagara Fire—				
Fire.....	82,872.00	32,287.00	12,879.00	14,469.00
Extended coverage.....	6,882.00	6,861.00	2,289.00	2,343.00
Tornado, windstorm, cyclone, hail.....	27.00	27.00	10.00	15.00
Sprinkler leakage.....	25.00	25.00	—	—
Riot, civil commotion and explosion.....	7.00	7.00	—	—
Motor vehicles.....	51,128.00	51,128.00	35,307.00	25,327.00
Inland navigation and transportation.....	1,071.00	976.00	9,623.00	5,029.00
Aircraft.....	523.00	—	225.00	—
Northern—				
Fire.....	43,296.00	25,272.00	8,439.00	13,177.00
Extended coverage.....	5,442.00	3,706.00	5,157.00	5,217.00
Tornado, windstorm, cyclone, hail.....	268.00	213.00	—	—
Sprinkler leakage.....	395.00	85.00	—	—
Riot, civil commotion and explosion.....	38.00	2.00	—	—
Motor vehicles.....	5,386.00	5,386.00	2,215.00	1,776.00
Inland navigation and transportation.....	552.00	552.00	—	—
Northwestern Fire and Marine—				
Fire.....	15,282.00	15,881.00	6,500.00	6,596.00
Extended coverage.....	1,929.00	1,936.00	148.00	248.00
Tornado, windstorm, cyclone, hail.....	94.00	94.00	—	25.00
Hail.....	5,397.00	5,397.00	2,701.00	2,701.00
Motor vehicles.....	15,548.00	15,548.00	8,566.00	8,718.00
Inland navigation and transportation.....	1,483.00	1,483.00	370.00	360.00
Rain.....	737.00	737.00	—	—
Northwestern National—				
Fire.....	21,290.00	12,111.00	254.00	7,700.00
Extended coverage.....	3,226.00	1,862.00	1,042.00	378.00
Tornado, windstorm, cyclone, hail.....	54.00	28.00	—	—
Motor vehicles.....	3,502.00	3,502.00	— 118.00	— 110.00
Ocean marine.....	—	5.00	—	—
Inland navigation and transportation.....	282.00	213.00	—	—
North River—				
Fire.....	170,911.00	185,957.00	372,209.00	54,554.00
Extended coverage.....	21,523.00	22,373.00	4,221.00	4,208.00
Tornado, windstorm, cyclone, hail.....	1,415.00	1,925.00	207.00	202.00
Sprinkler leakage.....	202.00	211.00	—	—
Riot, civil commotion and explosion.....	—	3.00	—	—
Hail.....	44,317.00	44,317.00	26,207.00	26,207.00
Motor vehicles.....	44,998.00	45,684.00	20,279.00	18,133.00
Ocean marine.....	— 1,003.00	— 1,003.00	20.00	29.00
Inland navigation and transportation.....	7,489.00	7,315.00	1,729.00	1,737.00
Aircraft.....	1,218.00	1,218.00	727.00	706.00
Vessels-Fire—				
Rain.....	722.00	106.00	—	—
Ohio Farmers—				
Fire.....	6,071.00	4,827.00	—	2,477.00
Extended coverage.....	612.00	611.00	201.00	198.00
Inland navigation and transportation.....	48.00	45.00	—	—
Tornado, windstorm, cyclone, hail.....	20.00	20.00	—	—
Ohio Insurance—				
Aircraft.....	1,261.00	63.00	6,722.00	361.00

—Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Old Colony—				
Fire.....	\$ 198,643.00	\$ 217,537.00	\$ 73,854.00	\$ 80,645.00
Extended coverage.....	20,229.00	21,019.00	1,786.00	1,851.00
Tornado, windstorm, cyclone, hail.....	4,279.00	4,552.00	1,974.00	937.00
Sprinkler leakage.....	473.00	487.00		
Riot, civil commotion and explosion.....	324.00	324.00		
Motor vehicles.....	20,208.00	29,208.00	4,898.00	5,293.00
Ocean marine.....	213.00	685.00		393.00
Inland navigation and transportation.....	7,241.00	7,466.00	513.00	718.00
Orient Insurance—				
Fire.....	63,378.00	46,069.00	21,914.00	12,990.00
Extended coverage.....	9,380.00	7,374.00	993.00	640.00
Tornado, windstorm, cyclone, hail.....	390.00	110.00	65.00	66.00
Sprinkler leakage.....		49.00		1.00
Riot, civil commotion and explosion.....		86.00		
Earthquake.....		3.00		
Motor vehicles.....	9,420.00	9,566.00	3,959.00	2,156.00
Inland navigation and transportation.....	745.00	745.00	199.00	3,459.00
Pacific Fire—				
Fire.....	99,561.00	2,088.00	23,457.00	11,179.00
Extended coverage.....	9,621.00	1,584.00	649.00	333.00
Tornado, windstorm, cyclone, hail.....	1,067.00	599.00		72.00
Sprinkler leakage.....	185.00	5.00	85.00	16.00
Riot, civil commotion and explosion.....	54.00	18.00		
Motor vehicles.....	11,117.00	11,117.00	24,754.00	14,500.00
Inland navigation and transportation.....	3,413.00	2,926.00	457.00	197.00
Ocean marine.....				10.00
Pacific National Fire—				
Fire.....	120,527.00	89,161.00	20,821.00	25,574.00
Extended coverage.....	14,503.00	9,719.00	1,618.00	3,082.00
Tornado, windstorm, cyclone, hail.....	358.00	283.00	110.00	109.00
Sprinkler leakage.....	129.00	56.00		
Riot, civil commotion and explosion.....	245.00	54.00	46.00	9.00
Motor vehicles.....	17,064.00	10,025.00	12,406.00	6,345.00
Ocean marine.....	60.00	5.00		
Inland navigation and transportation.....	10,183.00	6,995.00	3,269.00	2,628.00
Earthquake.....			987.00	99.00
Paramount Fire—				
Fire.....	14.00	4.00		
Extended coverage.....	3.00	1.00		
Patriotic—				
Fire.....	37,081.00	22,659.00	19,962.00	10,552.00
Extended coverage.....	5,521.00	3,635.00	1,410.00	897.00
Tornado, windstorm, cyclone, hail.....	59.00	89.00		
Sprinkler leakage.....	47.00	62.00		
Riot, civil commotion and explosion.....				
Motor vehicles.....	10,099.00	9,595.00	1,228.00	1,323.00
Ocean marine.....	26.00			
Inland navigation and transportation.....	773.00	745.00	229.00	998.00
Paul Revere Fire—				
Fire.....	158.00	19.00	2,725.00	3,095.00
Extended coverage.....	15.00	54.00		
Tornado, windstorm, cyclone, hail.....	8.00	8.00	93.00	193.00
Motor vehicles.....	8.00	8.00	572.00	1,355.00
Ocean marine.....	38.00	38.00	789.00	721.00
Inland navigation and transportation.....	59.00	59.00		
Pennsylvania Fire—				
Fire.....	54,367.00	50,403.00	262,985.00	50,841.00
Extended coverage.....	6,949.00	6,205.00	1,193.00	1,047.00
Tornado, windstorm, cyclone, hail.....	269.00	264.00	231.00	231.00
Sprinkler leakage.....	76.00	58.00		90.00
Motor vehicles.....	9,582.00	7,573.00	4,257.00	4,101.00
Ocean marine.....		1.00		48.00
Inland navigation and transportation.....	3,314.00	2,509.00	2,347.00	1,326.00
Philadelphia Fire and Marine—				
Fire.....	62,669.00	59,064.00	12,638.00	12,640.00
Extended coverage.....	9,545.00	8,760.00	986.00	1,077.00
Tornado, windstorm, cyclone, hail.....	240.00	165.00		
Sprinkler leakage.....	149.00	196.00		
Riot, civil commotion and explosion.....	58.00	58.00		
Hail.....	33,332.00	33,332.00	17,378.00	17,378.00
Motor vehicles.....	46,886.00	45,333.00	16,767.00	15,277.00
Inland navigation and transportation.....	6,755.00	6,776.00	718.00	10.00
Ocean marine.....				771.00

—Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Philadelphia National—				
Fire.....	\$ 3,038.00	\$ 3,025.00	\$ 6,012.00	\$ 6,012.00
Extended coverage.....	282.00	282.00		
Motor vehicles.....	— 8.00	— 8.00	194.00	194.00
Phoenix—				
Fire.....	148,780.00	573,238.00	60,661.00	68,689.00
Extended coverage.....	20,680.00	58,213.00	1,733.00	3,669.00
Tornado, windstorm, cyclone, hail.....	494.00	3,337.00	9.00	— 393.00
Sprinkler leakage.....	1,136.00	1,137.00		
Riot, civil commotion and explosion.....	413.00	413.00		
Motor vehicles.....	13,568.00	83,871.00	5,020.00	4,534.00
Ocean marine.....	95.00	95.00	55,700.00	55,750.00
Inland navigation and transportation.....	127,238.00	94,959.00	1,806.00	4,815.00
Aircraft.....	3,525.00	3,525.00	2,196.00	2,732.00
Piedmont Fire—				
Fire.....	471,991.00	442,066.00	333,589.00	104,278.00
Extended coverage.....	59,631.00	55,570.00	4,619.00	1,717.00
Tornado, windstorm, cyclone, hail.....	2,480.00	2,480.00	1,666.00	1,566.00
Sprinkler leakage.....	1,640.00	1,398.00	237.00	237.00
Riot, civil commotion and explosion.....	42.00	56.00		
Earthquake.....	145.00	100.00		
Hail.....	39,158.00	39,158.00	35,684.00	35,684.00
Motor vehicles.....	161,118.00	148,644.00	63,395.00	66,692.00
Ocean marine.....	1,086.00	170.00	1,507.00	2,232.00
Inland navigation and transportation.....	52,355.00	46,709.00	11,120.00	8,863.00
Aircraft.....	— 11.00			
Rain.....			300.00	300.00
Planet—				
Fire.....	783.00	2,961.00		209.00
Extended coverage.....	229.00	196.00		
Sprinkler leakage.....		4.00		
Motor vehicles.....	2,349.00	— 10.00	11,244.00	394.00
Inland navigation and transportation.....	677.00	136.00	767.00	358.00
Potomac—				
Fire.....	35,682.00	27,942.00	1,905.00	1,736.00
Extended coverage.....	4,495.00	3,477.00	633.00	537.00
Tornado, windstorm, cyclone, hail.....	449.00	321.00	111.00	111.00
Sprinkler leakage.....	106.00	56.00		
Riot, civil commotion and explosion.....		3.00		
Motor vehicles.....	21,210.00	21,210.00	15,346.00	16,482.00
Inland navigation and transportation.....	3,114.00	759.00	2,453.00	— 215.00
Providence-Washington—				
Fire.....	61,590.00	62,101.00	25,212.00	24,342.00
Extended coverage.....	7,496.00	6,911.00	583.00	616.00
Tornado, windstorm, cyclone, hail.....	457.00	446.00		
Sprinkler leakage.....	467.00	192.00		
Riot, civil commotion and explosion.....	234.00	243.00		
Motor vehicles.....	3,971.00	3,797.00	6,482.00	5,182.00
Ocean marine.....		10.00	296.00	351.00
Inland navigation and transportation.....	3,341.00	242.00	1,891.00	1,880.00
Provident Fire—				
Fire.....	54,799.00	30,899.00	36,384.00	23,037.00
Extended coverage.....	8,131.00	4,637.00	9,921.00	5,845.00
Tornado, windstorm, cyclone, hail.....	163.00	235.00		
Riot, civil commotion and explosion.....	— 10.00	42.00		
Motor vehicles.....	16,283.00	15,653.00	9,748.00	6,748.00
Aircraft.....		179.00		121.00
Sprinkler leakage.....				2.00
Quaker City Fire and Marine—				
Fire.....	28,894.00	18,101.00	19,094.00	11,086.00
Extended coverage.....	3,007.00	1,818.00	514.00	245.00
Tornado, windstorm, cyclone, hail.....	217.00	66.00		
Sprinkler leakage.....		20.00		
Riot, civil commotion and explosion.....		71.00		
Earthquake.....		8.00		
Motor vehicles.....	1,897.00	1,897.00	2,035.00	1,785.00
Inland navigation and transportation.....	1,060.00	326.00	855.00	171.00
Queen Ins. Co. of America—				
Fire.....	151,813.00	167,166.00	64,615.00	76,580.00
Extended coverage.....	19,529.00	21,025.00	2,609.00	2,897.00
Tornado, windstorm, cyclone, hail.....	760.00	888.00	81.00	33.00
Sprinkler leakage.....	1,038.00	1,012.00		7.00
Riot, civil commotion and explosion.....	607.00	615.00		

—Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Queen Ins. Co. of America Continued—				
Earthquake.....	\$-----	\$ 2.00	\$-----	\$-----
Motor vehicles.....	65,601.00	65,640.00	22,261.00	20,301.00
Ocean marine.....	456.00	175.00	35,389.00	9,131.00
Inland navigation and transportation	4,224.00	4,654.00	464.00	391.00
Aircraft.....	— 64.00	— 64.00	-----	-----
Ocean marine, war risks only.....	1.00	1.00	-----	-----
Reliance—				
Fire.....	8,640.00	8,504.00	294.00	294.00
Extended coverage.....	1,662.00	1,601.00	24.00	24.00
Tornado, windstorm, cyclone, hail.....	3.00	7.00	-----	87.00
Sprinkler leakage.....	21.00	7.00	-----	-----
Riot, civil commotion and explosion	7.00	7.00	85.00	76.00
Motor vehicles.....	1,770.00	1,770.00	611.00	-----
Resolute Fire—				
Motor vehicles.....	837,377.00	847,817.00	336,226.00	348,286.00
Rhode Island—				
Fire.....	52,718.00	12,638.00	24,574.00	29,634.00
Extended coverage.....	10,005.00	5,685.00	1,901.00	727.00
Tornado, windstorm, cyclone, hail.....	22.00	16.00	-----	-----
Sprinkler leakage.....	13.00	2,406.00	-----	-----
Riot, civil commotion and explosion	3,941.00	— 2,539.00	-----	-----
Earthquake.....	-----	2,663.00	-----	-----
Hail.....	-----	10,888.00	-----	11,780.00
Motor vehicles.....	700,215.00	353,730.00	206,125.00	111,709.00
Ocean marine.....	-----	306.00	-----	17.00
Inland navigation and transportation	10,180.00	22,054.00	863.00	7,655.00
Aircraft.....	— 3,685.00	519.00	-----	252.00
Rochester American—				
Fire.....	104,468.00	180,550.00	21,456.00	31,603.00
Extended coverage.....	11,314.00	11,608.00	1,324.00	1,419.00
Tornado, windstorm, cyclone, hail.....	537.00	563.00	53.00	75.00
Sprinkler leakage.....	13.00	58.00	-----	-----
Hail.....	34,886.00	34,886.00	20,063.00	20,063.00
Motor vehicles.....	32,382.00	32,382.00	5,595.00	7,234.00
Ocean marine.....	436.00	-----	-----	-----
Inland navigation and transportation	7,552.00	7,552.00	337.00	671.00
Aircraft.....	863.00	863.00	15,180.00	14,480.00
Safeguard—				
Fire.....	96,343.00	66,043.00	16,222.00	10,618.00
Extended coverage.....	5,740.00	4,344.00	742.00	678.00
Tornado, windstorm, cyclone, hail.....	1,021.00	615.00	147.00	90.00
Sprinkler leakage.....	15.00	11.00	-----	-----
Riot, civil commotion and explosion	-----	9.00	-----	-----
Motor vehicles.....	9,860.00	9,283.00	1,844.00	1,870.00
Inland navigation and transportation	774.00	674.00	1,010.00	482.00
St. Paul Fire and Marine—				
Fire.....	319,723.00	281,723.00	194,267.00	137,863.00
Extended coverage.....	31,905.00	25,992.00	7,382.00	7,028.00
Tornado, windstorm, cyclone, hail.....	1,675.00	1,034.00	1,122.00	1,063.00
Sprinkler leakage.....	809.00	23.00	-----	-----
Riot, civil commotion and explosion	— 5.00	780.00	-----	-----
Motor vehicles.....	355,323.00	354,795.00	142,134.00	144,008.00
Ocean marine.....	14,458.00	14,455.00	— 32.00	95.00
Inland navigation and transportation	28,341.00	24,703.00	10,877.00	1,200.00
Aircraft.....	3,500.00	3,500.00	2,196.00	2,732.00
St. Louis Fire and Marine—				
Fire.....	29,883.00	28,662.00	7,905.00	10,374.00
Extended coverage.....	10,238.00	9,739.00	163.00	537.00
Tornado, windstorm, cyclone, hail.....	4.00	4.00	-----	-----
Seaboard Fire and Marine—				
Fire.....	41,646.00	34,676.00	16,022.00	17,406.00
Extended coverage.....	4,716.00	2,941.00	1,512.00	839.00
Tornado, windstorm, cyclone, hail.....	284.00	190.00	186.00	96.00
Sprinkler leakage.....	4.00	16.00	-----	-----
Riot, civil commotion and explosion	-----	1.00	-----	-----
Motor vehicles.....	49.00	49.00	25.00	25.00
Ocean marine.....	1,814.00	1,814.00	46.00	449.00
Inland navigation and transportation	3,546.00	3,676.00	894.00	989.00
Seaboard Insurance—				
Fire.....	— 145.00	— 200.00	4,743.00	3,448.00
Extended coverage.....	— 12.00	— 12.00	73.00	53.00

—Minus.

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Seaboard Insurance Continued—				
Riot, civil commotion and explosion	— 5.00	— 5.00	—	—
Motor vehicles	122.00	122.00	— 870.00	— 3,415.00
Ocean marine	9.00	9.00	—	6.00
Security—				
Fire	94,907.00	94,623.00	16,669.00	17,509.00
Extended coverage	9,591.00	9,553.00	660.00	605.00
Tornado, windstorm, cyclone, hail	146.00	146.00	109.00	59.00
Sprinkler leakage	274.00	274.00	—	—
Riot, civil commotion and explosion	2,881.00	2,881.00	—	—
Motor vehicles	17,692.00	17,692.00	2,838.00	3,835.00
Inland navigation and transportation	13,548.00	11,918.00	10,332.00	4,744.00
Ocean marine	—	—	—	25.00
Sentinel Fire—				
Fire	67,541.00	13,692.00	30,690.00	5,928.00
Extended coverage	5,833.00	1,386.00	1,355.00	186.00
Tornado, windstorm, cyclone, hail	196.00	122.00	369.00	30.00
Sprinkler leakage	240.00	29.00	—	—
Riot, civil commotion and explosion	—	12.00	— 35.00	— 1.00
Earthquake	—	9.00	—	—
Hail	43,160.00	6,851.00	39,270.00	4,352.00
Motor vehicles	5,958.00	1,725.00	3,649.00	606.00
Ocean marine	—	—	—	1.00
Inland navigation and transportation	1,107.00	413.00	145.00	81.00
Aircraft	—	92.00	—	51.00
Service Fire—				
Motor vehicles	1,070,363.00	852,560.00	344,587.00	280,565.00
Aircraft	— 222.00	30.00	1,225.00	126.00
South Carolina—				
Fire	15,005.00	13,429.00	3,620.00	5,686.00
Extended coverage	1,827.00	1,540.00	25.00	57.00
Tornado, windstorm, cyclone, hail	28.00	86.00	—	—
Riot, civil commotion and explosion	12.00	12.90	—	—
Motor vehicles	4,068.00	3,076.00	636.00	974.00
Inland navigation and transportation	137.00	137.00	—	—
Sprinkler leakage	—	2.00	—	—
Southeastern Fire—				
Motor vehicles	368,002.00	368,002.00	1,046.00	121.00
Inland marine	2,065.00	—	—	—
Southern Fire—				
Fire	633,928.00	560,656.00	210,305.00	178,516.00
Extended coverage	60,238.00	57,886.00	7,044.00	5,918.00
Tornado, windstorm, cyclone, hail	10,409.00	8,341.00	1,379.00	1,356.00
Sprinkler leakage	826.00	1,737.00	—	—
Hail	282,854.00	282,854.00	173,848.00	173,824.00
Motor vehicles	167,473.00	169,250.00	50,659.00	52,108.00
Ocean marine	142.00	142.00	3.00	3.00
Inland navigation and transportation	11,756.00	12,647.00	7,214.00	7,214.00
Aircraft	36.00	36.00	—	—
Springfield Fire and Marine—				
Fire	240,040.00	465,514.00	84,329.00	201,539.00
Extended coverage	24,335.00	47,137.00	4,337.00	6,310.00
Tornado, windstorm, cyclone, hail	2,920.00	4,147.00	643.00	1,020.00
Sprinkler leakage	40.00	986.00	—	—
Riot, civil commotion and explosion	370.00	422.00	—	—
Earthquake	216.00	295.00	—	—
Hail	119,509.00	232,925.00	62,532.00	147,965.00
Motor vehicles	42,166.00	58,655.00	13,473.00	20,599.00
Ocean marine	16.00	14.00	—	—
Inland navigation and transportation	— 10,846.00	14,056.00	231.00	2,748.00
Aircraft	2,625.00	3,121.00	1,647.00	1,743.00
Standard Fire—				
Fire	78,359.00	52,788.00	31,845.00	24,976.00
Extended coverage	13,053.00	7,805.00	1,149.00	119.00
Tornado, windstorm, cyclone, hail	180.00	306.00	—	—
Sprinkler leakage	388.00	163.00	—	—
Riot, civil commotion and explosion	96.00	527.00	—	—
Motor vehicles	163.00	163.00	—	—
Ocean marine	410.00	—	—	—
Inland navigation and transportation	7,753.00	7,466.00	2,015.00	1,566.00
Aircraft	—	438.00	—	339.00

— Minus

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
Standard Ins. (N. Y.)—				
Fire.....	\$ 33,835.00	\$ 27,322.00	\$ 6,952.00	\$ 10,642.00
Extended coverage.....	4,572.00	3,619.00	379.00	413.00
Tornado, windstorm, cyclone, hail.....	84.00	77.00	-----	1.00
Sprinkler leakage.....	49.00	101.00	-----	-----
Riot, civil commotion and explosion.....	12.00	2.00	-----	-----
Hail.....	14,105.00	13,897.00	6,343.00	6,304.00
Motor vehicles.....	4,917.00	4,917.00	421.00	399.00
Inland transportation and navigation.....	2,493.00	2,493.00	35.00	40.00
Star Ins. Co. of America—				
Fire.....	14,001.00	14,447.00	3,904.00	4,202.00
Extended coverage.....	1,414.00	2,227.00	35.00	1,885.00
Tornado, windstorm, cyclone, hail.....	208.00	208.00	48.00	48.00
Sprinkler leakage.....	7.00	74.00	-----	-----
Riot, civil commotion and explosion.....	— 3.00	— 3.00	-----	-----
Earthquake.....	-----	21.00	-----	-----
Motor vehicles.....	15,685.00	15,685.00	6,110.00	5,335.00
Inland navigation and transportation.....	255.00	255.00	-----	-----
Aircraft.....	412.00	412.00	-----	-----
Ocean marine.....	-----	-----	-----	24.00
State Farm Fire—				
Fire.....	2,588.00	1,542.00	-----	-----
Extended coverage.....	702.00	409.00	39.00	12.00
Stuyvesant—				
Motor vehicles.....	1,131.00	1,131.00	94,766.00	65,971.00
Sun Underwriters—				
Fire.....	62,175.00	35,276.00	31,042.00	27,771.00
Extended coverage.....	5,160.00	3,420.00	595.00	424.00
Tornado, windstorm, cyclone, hail.....	480.00	209.00	19.00	33.00
Sprinkler leakage.....	301.00	92.00	-----	-----
Motor vehicles.....	90,887.00	85,031.00	32,981.00	32,029.00
Inland navigation and transportation.....	12,810.00	12,810.00	831.00	— 722.00
Transcontinental—				
Fire.....	15,493.00	11,477.00	2,451.00	1,548.00
Extended coverage.....	867.00	799.00	34.00	8.00
Tornado, windstorm, cyclone, hail.....	149.00	149.00	36.00	36.00
Sprinkler leakage.....	3.00	2.00	-----	-----
Motor vehicles.....	1,983.00	1,983.00	1,848.00	1,848.00
Ocean marine.....	-----	244.00	-----	-----
Inland navigation and transportation.....	1,009.00	549.00	220.00	637.00
Riot, civil commotion and explosion.....	-----	— 8.00	-----	-----
Travelers Fire—				
Fire.....	218,519.00	223,422.00	83,882.00	69,092.00
Extended coverage.....	22,684.00	18,982.00	3,206.00	4,127.00
Tornado, windstorm, cyclone, hail.....	425.00	— 292.00	115.00	168.00
Sprinkler leakage.....	1,198.90	1,163.00	-----	-----
Riot, civil commotion and explosion.....	998.00	947.00	-----	-----
Earthquake.....	-----	3.00	-----	-----
Motor vehicles.....	378,861.00	378,861.00	130,176.00	123,172.00
Ocean marine.....	1,393.00	1,406.00	-----	1,243.00
Inland navigation and transportation.....	45,460.00	43,691.00	3,826.00	1,363.00
Aircraft.....	2,184.00	2,184.00	1,895.00	2,189.00
Underwriters Insurance—				
Fire.....	16,787.00	13,127.00	17,827.00	15,711.00
Extended coverage.....	1,515.00	1,224.00	106.00	116.00
United Firemen's—				
Fire.....	333.00	— 14,851.00	13,489.00	8,752.00
Extended coverage.....	545.00	— 385.00	855.00	856.00
Tornado, windstorm, cyclone, hail.....	— 36.00	— 99.00	122.00	127.00
Sprinkler leakage.....	— 68.00	— 234.00	-----	-----
Riot, civil commotion and explosion.....	-----	— 6.00	-----	-----
Motor vehicles.....	— 52.00	52.00	4.00	4.00
Ocean marine.....	— 34.00	-----	233.00	-----
Inland navigation and transportation.....	— 106.00	— 55.00	38.00	18.00
United States Fire—				
Fire.....	282,553.00	267,896.00	129,620.00	136,116.00
Extended coverage.....	30,216.00	29,696.00	4,147.00	1,450.09
Tornado, windstorm, cyclone, hail.....	1,368.00	1,368.00	169.00	169.00
Sprinkler leakage.....	488.00	339.00	-----	-----
Riot, civil commotion and explosion.....	47.00	— 21.00	-----	-----
Hail.....	164,976.00	154,508.00	117,974.00	113,050.09
Motor vehicles.....	30,208.00	30,473.00	13,219.00	16,322.00
Ocean marine.....	736.00	736.00	384.00	98.00

—Minus

TABLE No. XI—Continued

Stock Fire Companies 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Net Losses Incurred
United States Fire, continued—				
Inland navigation and transportation	\$ 12,039.00	\$ 24,858.00	\$ 1,344.00	\$ 26,240.00
Aircraft	1,183.00	1,183.00	3,228.00	— 593.00
Rain	150.00	150.00	—	—
Vigilant—				
Fire	1,329.00	1,329.00	—	—
Extended coverage	437.00	437.00	—	—
Motor vehicles	171.00	171.00	9.00	9.00
Virginia Fire and Marine—				
Fire	91,263.00	56,230.00	33,788.00	29,877.00
Extended coverage	9,792.00	6,625.00	1,619.00	1,667.00
Tornado, windstorm, cyclone, hail	873.00	596.00	237.00	25.00
Sprinkler leakage	—	56.00	—	—
Riot, civil commotion and explosion	144.00	90.00	—	—
Motor vehicles	10,784.00	11,599.00	2,484.00	4,065.00
Inland navigation and transportation	521.00	253.00	350.00	— 173.00
Westchester Fire—				
Fire	267,836.00	210,095.00	52,580.00	50,050.00
Extended coverage	25,553.00	23,402.00	2,372.00	2,622.00
Tornado, windstorm, cyclone, hail	1,560.00	1,521.00	294.00	294.00
Sprinkler leakage	91.00	87.00	—	—
Riot, civil commotion and explosion	— 121.00	— 88.00	—	—
Hail	115,426.00	115,426.00	66,928.00	66,928.00
Motor vehicles	21,398.00	21,398.00	36,350.00	35,295.00
Ocean marine	608.00	661.00	84.00	99.00
Inland navigation and transportation	5,089.00	7,427.00	1,513.00	1,723.00
Aircraft	1,164.00	1,164.00	724.00	903.00
Western National—				
Fire	22,152.00	21,820.00	13,770.00	13,677.00
Extended coverage	2,146.00	2,435.00	10.00	— 90.00
Tornado, windstorm, cyclone, hail	651.00	638.00	—	—
Sprinkler leakage	15.00	15.00	—	—
Motor vehicles	4,125.00	4,125.00	3,940.00	3,834.00
Ocean marine	55.00	55.00	—	—
Inland navigation and transportation	2,381.00	2,381.00	452.00	452.00
World Fire and Marine—				
Fire	237,293.00	237,028.00	106,115.00	96,124.00
Extended coverage	57,031.00	56,399.00	2,263.00	2,956.00
Tornado, windstorm, cyclone, hail	— 9,709.00	— 9,885.00	739.00	738.00
Sprinkler leakage	969.00	961.00	164.00	164.00
Riot, civil commotion and explosion	1,265.00	—	—	—
Hail	85,149.00	84,886.00	56,450.00	56,450.00
Motor vehicles	59,302.00	58,843.00	29,512.00	36,420.00
Ocean marine	886.00	776.00	9,275.00	9,275.00
Inland navigation and transportation	9,886.00	11,807.00	4,548.00	2,004.00
Rain	657.00	657.00	—	—
Wm. Penn Fire—				
Fire	48,609.00	39,317.00	12,362.00	8,862.00
Extended coverage	9,930.00	9,053.90	519.00	546.00
Tornado, windstorm, cyclone, hail	93.00	91.00	—	—
Sprinkler leakage	—	11.00	—	—
Riot, civil commotion and explosion	—	1,640.00	—	—
Hail	—	6,014.00	—	5,148.00
Inland navigation and transportation	40.00	22,882.00	334.00	8,812.00
Motor vehicles	—	—	50.00	—
Zurich Fire—				
Motor vehicles	20,971.00	20,971.00	13,158.00	11,852.00
Totals	\$ 38,856,626.00	\$ 36,656,863.00	\$ 15,544,304.00	\$ 14,669,738.00

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TABLE No. XI—Continued

RECAPITULATION 1948	Direct Writings	Net Premiums	Direct Losses Paid (deduct- ing salvage)	Losses Incurred
Fire.....	\$ 17,799,933.00	\$ 16,504,374.00	\$ 7,903,948.00	\$ 7,433,828.00
Extended coverage.....	2,054,805.00	1,917,831.00	296,643.00	266,852.00
Tornado, windstorm, cyclone, hail.....	99,611.00	99,921.00	44,207.00	40,523.00
Sprinkler leakage.....	58,584.00	57,611.00	23,306.00	30,403.00
Riot, civil commotion and explosion.....	88,639.00	62,791.00	644.00	3,068.00
Earthquake.....	699.00	3,282.00	987.00	99.00
Hail (Growing crops only).....	2,710,998.00	2,722,002.00	1,525,099.00	1,538,782.00
Motor vehicles.....	13,896,479.00	13,447,093.00	5,059,554.00	4,876,970.00
Ocean marine.....	182,543.00	113,730.00	105,961.00	109,155.00
Inland navigation and transportation.....	1,759,758.00	1,633,387.00	494,196.00	508,846.00
Aircraft.....	97,074.00	82,304.00	88,514.00	60,015.00
Rain.....	4,914.00	5,207.00	1,245.00	1,245.00
Ocean marine, war risks only.....	426.00	7,166.00	-----	— 3.00
Vessels—Fire.....	-----	106.00	-----	-----
Miscellaneous Marine.....	15.00	15.00	-----	-----
Water damage.....	43.00	43.00	-----	-----
Cotton Asso.—Fire.....	102,105.00	-----	-----	-----
Totals.....	\$ 38,856,626.00	\$ 36,656,863.00	\$ 15,544,304.00	\$ 14,669,783.00

—Minus

TABLE No. XI—Continued

STOCK COMPANIES OF OTHER COUNTRIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Incurred
Atlas Assurance Co., Ltd.—				
Fire.....	\$ 64,092.00	\$ 34,635.00	\$ 15,610.00	\$ 4,870.00
Extended coverage.....	9,579.00	5,305.00	2,257.00	1,732.00
Tornado, windstorm, cyclone, hail.....	297.00	105.00	53.00	68.00
Sprinkler leakage.....	263.00	260.00	—	6.00
Riot, civil commotion and explosion.....	205.00	99.00	—	—
Motor vehicles.....	727.00	727.00	476.00	476.00
Inland navigation and transportation.....	317.00	867.00	229.00	377.00
Aircraft.....	21.00	14.00	—	—
Ocean marine.....	—	1.00	—	66.00
British American Assurance—				
Fire.....	18,561.00	17,545.00	3,530.00	8,978.00
Extended coverage.....	2,388.00	2,424.00	331.00	681.00
Tornado, windstorm, cyclone, hail.....	37.00	37.00	—	94.00
Sprinkler leakage.....	—	1.00	—	—
Riot, civil commotion and explosion.....	—	—	—	—
Hail.....	7,152.00	7,152.00	3,101.00	3,101.00
Motor vehicles.....	6.00	6.00	7.00	7.00
Ocean marine.....	143.00	143.00	—	77.00
Inland navigation and transportation.....	3,449.00	3,726.00	796.00	848.00
British General Ins. Co., Ltd.—				
Fire.....	74,494.00	78,773.00	26,381.00	44,639.00
Extended coverage.....	9,154.00	8,464.00	1,391.00	2,094.00
Tornado, windstorm, cyclone, hail.....	143.00	— 2.00	—	18.00
Riot, civil commotion and explosion.....	—	— 2.00	—	—
Motor vehicles.....	15,414.00	13,920.00	5,603.00	5,212.00
Inland navigation and transportation.....	660.00	523.00	185.00	— 611.00
Caledonian Ins., Ltd.—				
Fire.....	21,188.00	18,924.00	60,557.00	17,638.00
Extended coverage.....	3,038.00	2,917.00	173.00	866.00
Tornado, windstorm, cyclone, hail.....	27.00	33.00	52.00	68.00
Sprinkler leakage.....	— 13.00	— 2.00	—	17.00
Riot, civil commotion and explosion.....	20.00	15.00	—	—
Earthquake.....	—	1.00	—	—
Motor vehicles.....	4,443.00	4,550.00	174.00	386.00
Ocean marine.....	—	488.00	—	—
Inland navigation and transportation.....	—	— 29.00	10.00	16.00
Century Ins. Co., Ltd.—				
Fire.....	25,916.00	30,305.00	5,446.00	9,796.00
Extended coverage.....	124.00	1,466.00	1.00	89.00
Tornado, windstorm, cyclone, hail.....	—	— 1,279.00	—	— 1.00
Sprinkler leakage.....	—	74.00	—	16.00
Riot, civil commotion and explosion.....	—	101.00	—	—
Earthquake.....	—	3.00	—	—
Motor vehicles.....	227.00	177.00	—	—
Ocean marine.....	—	710.00	—	46.00
Aircraft.....	—	358.00	—	243.00
Commercial Union Assurance Co., Ltd.				
Fire.....	146,729.00	151,479.00	46,769.00	48,587.00
Extended coverage.....	13,596.00	11,835.00	870.00	1,012.00
Tornado, windstorm, cyclone, hail.....	441.00	525.00	419.00	427.00
Sprinkler leakage.....	611.00	457.00	—	—
Riot, civil commotion and explosion.....	3,354.00	3,818.00	—	—
Motor vehicles.....	7,315.00	8,162.00	868.00	899.00
Ocean marine.....	403.00	3,030.00	—	—
Inland navigation and transportation.....	22,767.00	13,164.00	5,816.00	6,864.00
Halifax Insurance Co.—				
Fire.....	15,858.00	8,366.00	12,087.00	4,731.00
Extended coverage.....	1,188.00	532.00	185.00	106.00
Tornado, windstorm, cyclone, hail.....	171.00	88.00	—	— 6.00
Sprinkler leakage.....	—	6.00	—	—
Riot, civil commotion and explosion.....	— 12.00	1.00	—	—
Motor vehicles.....	703.00	703.00	2,628.00	1,234.00
Ocean marine.....	—	3.00	—	—
Inland navigation and transportation.....	705.00	266.00	278.00	140.00
Law Union & Rock Ins. Co., Ltd.—				
Fire.....	7,071.00	— 23,293.00	7,661.00	3,929.00
Extended coverage.....	803.00	— 2,332.00	404.00	347.00
Tornado, windstorm, cyclone, hail.....	— 13.00	— 534.00	100.00	— 75.00
Sprinkler leakage.....	32.00	6.00	—	—
Motor vehicles.....	347.00	— 4,421.00	457.00	289.00
Inland navigation and transportation.....	138.00	— 147.00	—	—

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TABLE No. XI—Continued

STOCK COMPANIES OF OTHER COUNTRIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Incurred
Liverpool and London and Globe Ins. Co., Ltd.—				
Fire	\$ 179,930.00	\$ 184,853.00	\$ 50,174.00	\$ 62,324.00
Extended coverage	18,873.00	18,690.00	1,984.00	1,880.00
Tornado, windstorm, cyclone, hail	524.00	471.00	44.00	206.00
Sprinkler leakage	1,519.00	854.00	934.00	934.00
Riot, civil commotion and explosion	348.00	503.00		
Motor vehicles	19,639.00	19,639.00	3,361.00	1,616.00
Ocean marine	18.00	4,024.00		1,078.00
Inland navigation and transportation	3,817.00	3,817.00	1,289.00	1,224.00
Aircraft	1,227.00	1,227.00	580.00	
London Assurance—				
Fire	192,154.00	78,958.00	65,368.00	30,521.00
Extended coverage	14,524.00	8,212.00	3,360.00	1,738.00
Tornado, windstorm, cyclone, hail	1,196.00	500.00	1,445.00	1,431.00
Sprinkler leakage	351.00	— 78.00		
Riot, civil commotion and explosion	144.00	2.00		1.00
Motor vehicles	7,687.00	7,271.00	2,142.00	2,301.00
Inland navigation and transportation	927.00	927.00	120.00	114.00
London and Lancashire Ins. Co., Ltd.				
Fire	62,046.00	80,608.00	15,260.00	20,817.00
Extended coverage	9,821.00	9,579.00	678.00	1,041.00
Tornado, windstorm, cyclone, hail	142.00	623.00	68.00	77.00
Sprinkler leakage	700.00	235.00		70.00
Riot, civil commotion and explosion	63.00	651.00		
Motor vehicles	6,070.00	12,666.00	1,991.00	4,067.00
Inland navigation and transportation	1,629.00	1,895.00	246.00	333.00
London & Scottish Assur. Corp., Ltd.				
Fire	6,309.00	6,309.00	3,117.00	3,117.00
Extended coverage	489.00	489.00	78.00	278.00
Sprinkler leakage	67.00	67.00		
Inland navigation and transportation	5.00	5.00		
Netherland Ins. Co.—				
Fire	17.00	1,497.00		3,808.00
Extended coverage	2.00	319.00		6.00
Riot, civil commotion and explosion		6.00		
Motor vehicles		497.00		12.00
Ocean marine	32.00	34.00		90.00
Inland navigation and transportation			3.00	3.00
North British & Mercantile Ins Co, Ltd				
Fire	72,351.00	68,693.00	35,406.00	28,972.00
Extended coverage	9,246.00	13,893.00	1,298.00	1,357.00
Tornado, windstorm, cyclone, hail	625.00	355.00	1,572.00	1,092.00
Sprinkler leakage	111.00	— 99.00	22.00	22.00
Riot, civil commotion and explosion	407.00	383.00		
Earthquake		— 15.00		
Motor vehicles	1,657.00	1,656.00	494.00	494.00
Ocean marine		1.00		73.00
Inland navigation and transportation	322.00	896.00	91.00	208.00
Aircraft	50.00	50.00		3,435.00
Northern Assurance Co., Ltd.—				
Fire	79,608.00	57,444.00	38,418.00	32,947.00
Extended coverage	9,868.00	7,130.00	1,703.00	1,416.00
Tornado, windstorm, cyclone, hail	233.00	181.00	75.00	23.00
Sprinkler leakage	16.00	— 16.00		
Riot, civil commotion and explosion				2.00
Motor vehicles	8,717.00	8,967.00	5,549.00	5,262.00
Inland navigation and transportation	4,769.00	4,553.00	4,321.00	3,525.00
Aircraft	176.00	176.00		
Ocean marine				17.00
Norwich Union Fire Ins. Society, Ltd.				
Fire	47,065.00	23,913.00	21,732.00	15,332.00
Extended coverage	6,783.00	5,373.00	385.00	322.00
Tornado, windstorm, cyclone, hail	56.00	53.00		— 3.00
Sprinkler leakage	201.00	4.00		
Riot, civil commotion and explosion		— 137.00		— 16.00
Motor vehicles	951.00	541.00	1,270.00	577.00
Inland navigation and transportation	161.00	— 108.00	320.00	220.00
Aircraft		— 39.00		
Pacific Coast Fire—				
Ocean marine	49.00	49.00		
Palatine Ins. Co., Ltd.—				
Fire	28,733.00	18,268.00	18,819.00	15,451.00
Extended coverage	4,699.00	3,038.00	1,353.00	721.00
Tornado, windstorm, cyclone, hail	65.00	65.00		

—Minus.

TABLE No. XI—Continued

STOCK COMPANIES OF OTHER COUNTRIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Incurred
Palatine Ins. Co., Ltd. Continued—				
Sprinkler leakage.....	\$ 152.00	\$ 62.00	\$ -----	\$ -----
Motor vehicles.....	— 570.00	— 570.00	-----	-----
Inland navigation and transportation	— 363.00	— 363.00	7.00	103.00
Pearl Assurance Co., Ltd.—				
Fire.....	18,013.00	7,395.00	2,169.00	5,607.00
Extended coverage.....	4,120.00	1,765.00	117.00	112.00
Tornado, windstorm, cyclone, hail.....	96.00	— 161.00	-----	-----
Sprinkler leakage.....	344.00	434.00	-----	-----
Riot, civil commotion and explosion	23.00	— 44.00	-----	-----
Earthquake.....	— 4.00	36.00	-----	-----
Motor vehicles.....	2,450.00	2,450.00	1 225.00	1,275.00
Inland navigation and transportation	432.00	315.00	159.00	479.00
Phoenix Assurance Co., Ltd.—				
Fire.....	70,722.00	49 413.00	49,396.00	38,399.00
Extended coverage.....	8,399.00	5,385.00	1,419.00	736.00
Tornado, windstorm, cyclone, hail.....	224.00	131.00	62.00	26.00
Sprinkler leakage.....	124.00	54.00	-----	45.00
Riot, civil commotion and explosion	6.00	5.00	-----	-----
Motor vehicles.....	3 919.00	3,917.00	1,547.00	1,207.00
Inland navigation and transportation	3,188.00	2,028.00	12,497.00	— 2,402.00
Aircraft.....	— 241.00	— 40.00	16,261.00	2,710.00
Royal Exchange Assurance—				
Fire.....	33,447.00	32,508.00	16,322.00	17,754.00
Extended coverage.....	6,461.00	5,610.00	912.00	1,360.00
Tornado, windstorm, cyclone, hail.....	69.00	288.00	43.00	41.00
Sprinkler leakage.....	-----	34.00	-----	-----
Riot, civil commotion and explosion	52.00	58.00	-----	-----
Earthquake.....	-----	7.00	-----	-----
Motor vehicles.....	4,813.00	4,532.00	1,672.00	2,033.00
Ocean marine.....	253.00	253.00	-----	— 53.00
Inland navigation and transportation	1,212.00	1,212.00	45.00	30.00
Aircraft.....	-----	— 1.00	-----	-----
Royal Insurance Co., Ltd.—				
Fire.....	167,972.00	203,438.00	37,877.00	51,654.00
Extended coverage.....	14,342.00	16,644.00	1,862.00	1,818.00
Tornado, windstorm, cyclone, hail.....	1,243.00	1,441.00	193.00	246.00
Sprinkler leakage.....	1,976.00	2,025.00	329.00	530.00
Riot, civil commotion and explosion	2,158.00	2,206.00	-----	-----
Motor vehicles.....	36,442.00	36,469.00	6,575.00	2,615.00
Ocean marine.....	2,055.00	1,870.00	—39.00	3,564.00
Inland navigation and transportation	3,991.00	2,476.00	1,184.00	— 259.00
Aircraft.....	8,417.00	1,086.00	3,891.00	3,891.00
Ocean marine, war risks only.....	121.00	121.00	-----	-----
Scottish Union and National—				
Fire.....	42,341.00	27,960.00	32,059.00	12,184.00
Extended coverage.....	7,252.00	3,745.00	1,461.00	768.00
Tornado, windstorm, cyclone, hail.....	113.00	90.00	50.00	45.00
Sprinkler leakage.....	118.00	57.00	-----	1.00
Riot, civil commotion and explosion	524.00	383.00	-----	-----
Motor vehicles.....	3,112.00	5,854.00	674.00	2,637.00
Inland navigation and transportation	17.00	693.00	286.00	101.00
Standard Marine Ins. Co., Ltd.—				
Fire.....	36,025.00	8,382.00	1,607.00	2,444.00
Extended coverage.....	3,074.00	467.00	402.00	10.00
Tornado, windstorm, cyclone, hail.....	70.00	61.00	19.00	120.00
Sprinkler leakage.....	478.00	94.00	-----	72.00
Riot, civil commotion and explosion	-----	9.00	-----	-----
Earthquake.....	-----	10.00	-----	-----
Motor vehicles.....	8,867.00	2,607.00	2,385.00	1,837.00
Ocean marine.....	8,643.00	8,643.00	-----	— 80.00
Inland navigation and transportation	6,300.00	5,907.00	697.00	420.00
Ocean marine, war risks only.....	47.00	47.00	-----	-----
State Assurance Co. Ltd.—				
Fire.....	630.00	597.00	2,531.00	1,356.00
Extended coverage.....	-----	— 25.00	-----	-----
Sun Insurance Office, Ltd.—				
Fire.....	73,145.00	62,088.00	16,228.00	23,069.00
Extended coverage.....	10,168.00	8,285.00	1,565.00	1,316.00
Tornado, windstorm, cyclone, hail.....	410.00	284.00	-----	18.00
Sprinkler leakage.....	— 2.00	102.00	-----	2.00
Riot, civil commotion and explosion	-----	17.00	-----	1.00
Motor vehicles.....	26,798.00	16,393.00	4,086.00	3,727.00
Inland navigation and transportation	1,907.00	2,003.00	-----	90.00
Aircraft.....	— 11.00	356.00	-----	243.00
Ocean marine.....	-----	-----	-----	54.00

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TABLE No. XI—Continued

STOCK COMPANIES OF OTHER COUNTRIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Incurred
Union Assurance Society, Ltd.—				
Fire.....	\$ 61,607.00	\$ 53,440.00	\$ 37,687.00	\$ 13,471.00
Extended coverage.....	4,793.00	4,029.00	1,012.00	405.00
Tornado, windstorm, cyclone, hail.....	296.00	245.00	145.00	145.00
Sprinkler leakage.....		8.00		
Riot, civil commotion and explosion.....	48.00	24.00		
Motor vehicles.....	15,748.00	15,527.00	5,865.00	6,855.00
Ocean marine.....	600.00			
Inland navigation and transportation.....	2,334.00	2,172.00		212.00
Union Ins. Society of Canton, Ltd.—				
Fire.....		259.00		— 193.00
Extended coverage.....		— 6.00		
Ocean marine.....				23.00
Inland navigation and transportation.....	8.00	140.00	187.00	420.00
Union Marine & General Ins. Co., Ltd.				
Fire.....	— 61.00	1,870.00	6,219.00	— 124.00
Extended coverage.....	— 12.00	— 79.00		— 15.00
Ocean marine.....	8.00	— 153.00		505.00
Aircraft.....	— 265.00		594.00	
Western Assurance—				
Fire.....	53,548.00	52,458.00	11,053.00	8,910.00
Extended coverage.....	5,465.00	5,247.00	852.00	834.00
Tornado, windstorm, cyclone, hail.....	301.00	301.00	33.00	33.00
Riot, civil commotion and explosion.....	356.00	154.00		
Hail.....	19,547.00	19,547.00	6,994.00	6,994.00
Motor vehicles.....	40,031.00	40,031.00	10,921.00	12,431.00
Ocean marine.....	30.00	30.00		
Inland navigation and transportation.....	5,524.00	5,587.00	818.00	— 1,497.00
Yorkshire Ins. Co., Ltd.—				
Fire.....	91,280.00	67,223.00	25,332.00	23,978.00
Extended coverage.....	10,377.00	4,849.00	995.00	132.00
Tornado, windstorm, cyclone, hail.....	1,048.00	613.00	382.00	174.00
Sprinkler leakage.....	3.00	5.00		
Riot, civil commotion and explosion.....		— 30.00		
Motor vehicles.....	3,534.00	3,534.00	904.00	804.00
Totals.....	\$ 2,233,700.00	\$ 1,882,490.00	\$ 819,742.00	\$ 683,983.00

RECAPITULATION 1948				
Fire.....	\$ 1,690,791.00	\$ 1,404,308.00	\$ 664,815.00	\$ 559,966.00
Extended coverage.....	188,614.00	153,250.00	27,047.00	23,171.00
Tornado, windstorm, cyclone, hail.....	7,814.00	4,514.00	4,755.00	3,855.00
Sprinkler leakage.....	7,051.00	4,642.00	1,285.00	1,715.00
Riot, civil commotion and explosion.....	7,696.00	8,222.00		— 12.00
Earthquake.....	— 4.00	42.00		
Hail.....	26,699.00	26,699.00	10,095.00	10,095.00
Ocean marine.....	12,234.00	19,126.00	— 39.00	5,460.00
Inland navigation and transportation.....	64,216.00	52,527.00	29,584.00	10,958.00
Aircraft.....	9,374.00	3,187.00	21,326.00	10,522.00
Ocean marine, war risks only.....	168.00	168.00		
Motor vehicles.....	219,047.00	205,805.00	60,874.00	58,253.00
Totals.....	\$ 2,233,700.00	\$ 1,882,490.00	\$ 819,742.00	\$ 683,983.00

—Minus.

TABLE No. XI—Continued

MUTUAL COMPANIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Allied American Mutual Fire—				
Fire.....	\$ 6,974.00	\$ 7,371.00	\$ 445.00	\$ — 2,550.00
Extended coverage.....	1,338.00	1,339.00	301.00	301.00
Sprinkler leakage.....	26.00	26.00	—	—
Motor vehicles.....	96,815.00	96,815.00	27,626.00	30,505.00
Inland navigation and transportation.....	2,579.00	2,663.00	141.00	141.00
Aircraft.....	1,493.00	1,493.00	936.00	145.00
Arkwright Mutual Fire—				
Fire.....	85,476.00	173,431.00	6,355.00	8,165.00
Atlantic Mutual Fire—				
Fire.....	190,151.00	124,945.00	97,366.00	40,846.00
Extended coverage.....	33,107.00	19,875.00	4,803.00	3,411.00
Tornado, windstorm, cyclone, hail.....	60.00	2.00	20.00	20.00
Sprinkler leakage.....	450.00	206.00	—	—
Motor vehicles.....	8,665.00	9,045.00	2,558.00	2,302.00
Plate glass.....	5,064.00	—	1,860.00	1,555.00
Automobile Mutual—				
Motor vehicles.....	14,840.00	14,840.00	583.00	554.00
Badger Mutual—				
Fire.....	— 29.00	— 15.00	—	13.00
Extended coverage.....	—	—	—	— 2.00
Berkshire Mutual Fire—				
Fire.....	63,320.00	62,332.00	27,914.00	16,774.00
Extended coverage.....	7,500.00	6,924.00	251.00	253.00
Tornado, windstorm, cyclone, hail.....	276.00	273.00	318.00	318.00
Sprinkler leakage.....	55.00	55.00	—	—
Motor vehicles.....	154,414.00	154,414.00	36,999.00	40,882.00
Inland navigation and transportation.....	18,676.00	18,704.00	1,129.00	1,090.00
Blackstone Mutual Fire—				
Fire.....	153,438.00	205,042.00	28,040.00	8,192.00
Boston Manufacturers' Mutual Fire—				
Fire.....	138,906.00	364,458.00	18,930.00	11,836.00
Cambridge Mutual Fire—				
Fire.....	21,283.00	18,009.00	2,156.00	11,715.00
Extended coverage.....	2,522.00	2,464.00	311.00	311.00
Tornado, windstorm, cyclone, hail.....	7.00	7.00	—	—
Carolina Mutual—				
Fire.....	108,720.00	72,471.00	42,314.00	19,315.00
Extended coverage.....	13,465.00	10,194.00	1,078.00	1,122.00
Tornado, windstorm, cyclone, hail.....	60.00	32.00	—	—
Sprinkler leakage.....	16.00	6.00	—	—
Central Manufacturers Mutual—				
Fire.....	168,918.00	216,606.00	33,766.00	33,146.00
Extended coverage.....	27,405.00	30,547.00	3,256.00	3,044.00
Tornado, windstorm, cyclone, hail.....	322.00	630.00	—	—
Sprinkler leakage.....	1,283.00	682.00	—	—
Riot, civil commotion and explosion.....	58.00	6.00	—	—
Earthquake.....	—	—	—	—
Motor vehicles.....	197,638.00	197,794.00	47,090.00	39,981.00
Inland navigation and transportation.....	81,104.00	79,152.00	36,609.00	27,419.00
Aircraft.....	7,599.00	7,599.00	8,907.00	3,868.00
Cotton & Woolen Manufact. Mutual				
Fire.....	538,161.00	169,484.00	3,948.00	3,659.00
Employers Mutual Fire—				
Fire.....	1,524.00	3,060.00	—	454.00
Extended coverage.....	188.00	414.00	495.00	495.00
Sprinkler leakage.....	—	13.00	—	—
Motor vehicles.....	141,977.00	57,359.00	73,274.00	13,380.00
Inland navigation and transportation.....	102.00	145.00	—	59.00
Aircraft.....	—	—	—	—
Farm Bureau Mutual Fire—				
Fire.....	167,854.00	117,865.00	22,552.00	15,454.00
Extended coverage.....	24,000.00	16,478.00	2,082.00	3,031.00
Tornado, windstorm, cyclone, hail.....	45.00	45.00	—	— 2.00
Hail.....	527,168.00	243,113.00	369,734.00	184,867.00
Motor vehicles.....	357,900.00	356,310.00	134,918.00	140,584.00
Firemen's Mutual—				
Fire.....	653,853.00	380,228.00	13,574.00	21,237.00
Grain Dealers National Mutual Fire—				
Fire.....	174,092.00	180,221.00	48,543.00	65,019.00
Extended coverage.....	24,665.00	23,725.00	1,225.00	1,664.00
Tornado, windstorm, cyclone, hail.....	1,464.00	1,221.00	287.00	78.00
Sprinkler leakage.....	387.00	516.00	380.00	350.00

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TABLE No. XI—Continued

MUTUAL COMPANIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Grain Dealers				
National Mutual Fire Continued—				
Riot, civil commotion and explosion	\$-----	\$ 19.00	\$-----	\$-----
Motor vehicles	63,958.00	63,039.00	49,169.00	46,691.00
Inland navigation and transportation	12,425.00	8,810.00	4,871.00	5,148.00
Aircraft	590.00	590.00		
Grangers Mutual—				
Fire	64,179.00	54,791.00	57,521.00	48,532.00
Extended coverage	6,257.00	5,426.00	1,073.00	658.00
Tornado, windstorm, cyclone, hail	56.00	28.00	54.00	54.00
Sprinkler leakage	4.00	1.00		
Hardware Dealers Mutual Fire—				
Fire	63,596.00	67,062.00	15,257.00	61,792.00
Extended coverage	9,703.00	8,549.00	245.00	996.00
Tornado, windstorm, cyclone, hail		146.00	200.00	100.00
Sprinkler leakage	19.00	29.00		
Motor vehicles	23,664.00	13,668.00	4,278.00	2,784.00
Inland navigation and transportation	2,089.00	1,378.00	241.00	1,235.00
Hardware Mutual (Minn.)—				
Fire	26,480.00	62,156.00	4,024.00	13,785.00
Extended coverage	3,086.00	6,206.00	194.00	184.00
Tornado, windstorm, cyclone, hail	279.00	305.00		7.00
Sprinkler leakage		154.00		6.00
Motor vehicles	12,095.00	20,137.00	5,606.00	11,108.00
Inland navigation and transportation	151.00	1,362.00		42.00
Hardware Mutual Fire—				
Fire	379,652.00	133,599.00	108,668.00	39,722.00
Extended coverage	24,003.00	10,766.00	2,705.00	556.00
Harford Mutual—				
Fire	359,567.00	296,408.00	185,368.00	117,675.00
Extended coverage	36,760.00	29,745.00	4,292.00	2,185.00
Tornado, windstorm, cyclone, hail	641.00	393.00	6,974.00	6,179.00
Hail	56,775.00	37,684.00	44,870.00	34,816.00
Motor vehicles	27,327.00	17,608.00		
Use and Occupancy	2,269.00	1,367.00	1,341.00	956.00
Holyoke Mutual Fire—				
Fire	86,259.00	63,667.00	20,127.00	17,750.00
Extended coverage	12,496.00	9,746.00	2,096.00	1,709.00
Tornado, windstorm, cyclone, hail	80.00	56.00	59.00	59.00
Sprinkler leakage	58.00	21.00		
Motor vehicles	89,687.00	65,868.00	13,233.00	24,427.00
Home Mutual Fire—				
Fire	119,469.00	43,492.00	47,718.00	9,704.00
Extended coverage	14,734.00	5,320.00	706.00	240.00
Tornado, windstorm, cyclone, hail	122.00	73.00	10.00	7.00
Sprinkler leakage	60.00	26.00		
Motor vehicles	84,390.00	43,751.00	37,939.00	24,702.00
Inland navigation and transportation	777.00	404.00	48.00	8.00
Aircraft	82.00	7.00		
Implement Dealers Mutual Fire—				
Fire	186,139.00	105,348.00	68,568.00	51,052.00
Extended coverage	15,197.00	8,049.00	759.00	592.00
Tornado, windstorm, cyclone, hail	407.00	176.00	45.00	27.00
Sprinkler leakage				
Hail	56,775.00	36,018.00	44,870.00	34,816.00
Indiana Lumbermens Mutual—				
Fire	125,477.00	201,128.00	34,815.00	53,251.00
Extended coverage	23,887.00	32,520.00	6,159.00	7,413.00
Tornado, windstorm, cyclone, hail	127.00	533.00		98.00
Sprinkler leakage	79.00	564.00		91.00
Riot, civil commotion and explosion		113.00		
Motor vehicles	133,874.00	131,355.00	42,949.00	43,196.00
Inland navigation and transportation	37,544.00	37,289.00	17,609.00	17,575.00
Iowa Hardware Mutual—				
Fire	15,088.00	7,402.00		15.00
Extended coverage	735.00	481.00		1.00
Lititz Mutual—				
Fire	227,731.00	218,120.00	99,147.00	65,443.00
Extended coverage	21,840.00	20,866.00	4,677.00	4,281.00
Tornado, windstorm, cyclone, hail	147.00	151.00	375.00	375.00
Sprinkler leakage	6.00	6.00		
Hail	56,775.00	40,579.00	42,248.00	32,818.00
Motor vehicles			79.00	79.00
Lumber Mutual Fire—				
Fire	155,931.00	122,637.00	69,707.00	29,473.00
Extended coverage	14,935.00	13,476.00	1,551.00	1,759.00

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TABLE No. XI—Continued

MUTUAL COMPANIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Incurred
Lumber Mutual Fire Continued—				
Tornado, windstorm, cyclone, hail.....	\$ 756.00	\$ 689.00	\$ -----	\$ 98.00
Sprinkler leakage.....	145.00	277.00	-----	149.00
Riot, civil commotion and explosion	-----	8.00	-----	-----
Motor vehicles.....	4,683.00	5,729.00	1,546.00	1,556.00
Inland navigation and transportation	-----	579.00	-----	196.00
Lumbermens Mutual—				
Fire.....	83,063.00	209,560.00	60,060.00	89,670.00
Extended coverage.....	15,391.00	22,457.00	2,647.00	2,646.00
Tornado, windstorm, cyclone, hail.....	2,069.00	1,394.00	-----	150.00
Sprinkler leakage.....	145.00	359.00	3.00	13.00
Riot, civil commotion and explosion	77.00	269.00	-----	-----
Motor vehicles.....	38,921.00	39,919.00	14,870.00	15,064.00
Inland navigation and transportation	8,047.00	8,843.00	10,180.00	8,172.00
Aircraft.....	1,265.00	1,265.00	125.00	125.00
Use and occupancy.....	513.00	1,149.00	1,335.00	2,750.00
Manufacturers Mutual Fire—				
Fire.....	190,488.00	452,338.00	8,202.00	18,960.00
Mercahnts & Bus. Mens Mutal Fire—				
Fire.....	147,372.00	29,935.00	53,868.00	11,206.00
Extended coverage.....	14,285.00	2,652.00	32.00	37.00
Tornado, windstorm, cyclone, hail.....	259.00	90.00	77.00	27.00
Sprinkler leakage.....	866.00	435.00	-----	-----
Motor vehicles.....	150.00	51.00	-----	-----
Merrimack Mutual Fire—				
Fire.....	144,622.00	156,019.00	42,907.00	21,604.00
Extended coverage.....	22,739.00	24,002.00	2,669.00	2,751.00
Tornado, windstorm, cyclone, hail.....	507.00	635.00	-----	-----
Sprinkler leakage.....	661.00	677.00	299.00	224.00
Riot, civil commotion and explosion	-----	146.00	-----	-----
Earthquake.....	-----	11.00	-----	-----
Motor vehicles.....	147,781.00	121,272.00	32,139.00	27,235.00
Inland navigation and transportation	-----	6.00	-----	-----
Aircraft.....	-----	13.00	-----	-----
Michigan Millers Mutual Fire—				
Fire.....	42,560.00	98,026.00	14,302.00	32,944.00
Extended coverage.....	7,777.00	17,425.00	1,008.00	1,651.00
Tornado, windstorm, cyclone, hail.....	1,819.00	1,158.00	34.00	73.00
Sprinkler leakage.....	24.00	387.00	-----	7.00
Riot, civil commotion and explosion	87.00	59.00	-----	-----
Motor vehicles.....	5,800.00	5,957.00	2,561.00	3,184.00
Inland navigation and transportation	2,537.00	3,667.00	944.00	1,336.00
Middlesex Mutual Fire—				
Fire.....	106,649.00	85,143.00	39,331.00	29,804.00
Extended coverage.....	18,404.00	14,718.00	3,852.00	3,023.00
Tornado, windstorm, cyclone, hail.....	118.00	95.00	-----	-----
Sprinkler leakage.....	-----	-----	-----	6,400.00
Motor vehicles.....	74,937.00	78,218.00	29,310.00	27,729.90
Mill Cwners Mutual Fire—				
Fire.....	15,397.00	54,899.00	12,011.00	21,568.00
Extended coverage.....	3,210.00	8,023.00	464.00	561.00
Tornado, windstorm, cyclone, hail.....	50.00	1,003.00	63.00	63.00
Sprinkler leakage.....	49.00	320.00	3.00	3.00
Riot, civil commotion and explosion	-----	31.00	-----	-----
Motor vehicles.....	-----	146.00	-----	-----
Inland navigation and transportation	141.00	962.00	625.00	1,080.00
Millers' Mutual Fire (Ill)—				
Fire.....	298,917.00	220,118.00	46,577.00	45,413.00
Extended coverage.....	36,215.00	27,646.00	4,577.00	4,979.00
Tornado, windstorm, cyclone, hail.....	448.00	1,318.00	388.00	389.00
Sprinkler leakage.....	1,563.00	1,024.00	299.00	302.00
Riot, civil commotion and explosion	-----	4.00	-----	-----
Motor vehicles.....	190,819.00	189,047.00	63,749.00	61,159.00
Inland navigation and transportation	5,682.00	5,465.00	2,545.00	3,519.00
Aircraft.....	268.00	268.00	739.00	539.00
Millers Mutual Fire (Pa)—				
Fire.....	96,558.00	41,868.00	18,000.00	8,487.00
Extended coverage.....	13,179.00	6,476.00	115.00	234.00
Tornado, windstorm, cyclone, hail.....	3,281.00	618.00	19.00	52.00
Sprinkler leakage.....	449.00	224.00	337.00	76.00
Riot, civil commotion and explosion	35.00	20.00	-----	-----
Motor vehicles.....	-----	11.00	-----	-----
Inland navigation and transportation	-----	578.00	-----	122.00

—Minus.

TABLE No. XI—Continued

MUTUAL COMPANIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Millers National—				
Fire	\$ 7,706.00	\$ 22,697.00	\$ 5,372.00	\$ 14,059.00
Extended coverage	1,221.00	2,583.00	6.00	68.00
Tornado, windstorm, cyclone, hail	— 12.00	1,019.00	—	297.00
Sprinkler leakage	—	55.00	—	—
Motor vehicles	2,717.00	2,717.00	2,835.00	1,281.00
Ocean marine	—	3.00	—	—
Inland navigation and transportation	69.00	665.00	—	49.00
Mutual Auto Fire—				
Motor vehicles	55,013.00	54,855.00	48,226.00	43,270.00
Mutual Implement and Hardware—				
Fire	191,284.00	249,794.00	106,657.00	110,644.00
Extended coverage	20,686.00	26,689.00	1,998.00	1,054.00
Tornado, windstorm, cyclone, hail	543.00	751.00	—	100.00
Sprinkler leakage	107.00	296.00	—	227.00
Motor vehicles	4,480.00	14,951.00	1,335.00	3,319.00
Inland navigation and transportation	2,649.00	4,534.00	2,583.00	1,883.00
Casualty lines	84,380.00	80,835.00	8,391.00	32,257.00
National Retailers Mutual—				
Fire	102,513.00	137,795.00	34,905.00	48,574.00
Extended coverage	15,431.00	15,047.00	1,965.00	1,600.00
Tornado, windstorm, cyclone, hail	211.00	663.00	52.00	71.00
Sprinkler leakage	344.00	438.00	4.00	3.00
Riot, civil commotion and explosion	—	69.00	—	—
Earthquake	—	48.00	—	—
Motor vehicles	204,087.00	—	54,278.00	—
Inland navigation and transportation	17,329.00	15,544.00	5,174.00	5,389.00
Aircraft	3,586.00	3,586.00	2,727.00	8,227.00
New York Central Mutual Fire—				
Fire	29,562.00	15,380.00	13,629.00	7,177.00
Extended coverage	3,457.00	2,205.00	38.00	— 235.00
Sprinkler leakage	8.00	6.00	—	—
Motor vehicles	13,494.00	12,756.00	1,250.00	2,626.00
Norfolk and Dedham Mutual Fire—				
Fire	30,484.00	32,596.00	17,424.00	7,982.00
Extended coverage	5,902.00	6,123.00	1,166.00	1,004.00
Tornado, windstorm, cyclone, hail	24.00	27.00	—	—
Sprinkler leakage	—	2.00	—	—
Riot, civil commotion and explosion	—	—	—	—
Motor vehicles	17,482.00	17,482.00	5,439.00	4,772.00
Bicycle	13.00	13.00	—	—
Northwestern Mutual Fire Asso.—				
Fire	547,356.00	654,139.00	143,055.00	208,631.00
Extended coverage	80,290.00	92,640.00	12,824.00	13,078.00
Tornado, windstorm, cyclone, hail	2,715.00	3,081.00	284.00	304.00
Sprinkler leakage	2,429.00	1,558.00	2,162.00	1,227.00
Riot, civil commotion and explosion	60.00	65.00	—	—
Earthquake	191.00	191.00	—	—
Motor vehicles	29,781.00	31,081.00	6,965.00	7,272.00
Inland navigation and transportation	44,668.00	40,183.00	8,979.00	8,785.00
Otsego Mutual Fire—				
Fire	243,533.00	186,343.00	88,261.00	75,740.00
Extended coverage	17,160.00	15,679.00	4,735.00	3,804.00
Tornado, windstorm, cyclone, hail	10.00	10.00	729.00	729.00
Sprinkler leakage	340.00	340.00	23.00	23.00
Riot, civil commotion and explosion	8.00	8.00	—	—
Earthquake	—	—	—	—
Motor vehicles	72,138.00	70,788.00	31,374.00	29,192.00
Inland navigation and transportation	9,458.00	9,458.00	2,082.00	2,002.00
Pawtucket Mutual Fire—				
Fire	99,832.00	86,222.00	56,057.00	41,307.00
Extended coverage	17,241.00	15,198.00	2,763.00	2,420.00
Tornado, windstorm, cyclone, hail	17.00	17.00	—	—
Penn. Lumbermens Mutual Fire—				
Fire	817,975.00	281,102.00	317,932.00	133,317.00
Extended coverage	69,736.00	24,244.00	4,348.00	2,129.00
Tornado, windstorm, cyclone, hail	1,832.00	1,043.00	753.00	344.00
Sprinkler leakage	1,766.00	325.00	139.00	49.00
Riot, civil commotion and explosion	1,524.00	216.00	—	—
Motor vehicles	47,607.00	43,672.00	27,607.00	28,257.00
Inland navigation and transportation	7,124.00	4,873.00	3,275.00	2,965.00

— Minus.

TABLE No. XI—Continued

MUTUAL COMPANIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Incurred
Penn. Millers Mutual Fire—				
Fire.....	\$ 56,504.00	\$ 68,263.00	\$ 6,828.00	\$ 21,167.00
Extended coverage.....	6,543.00	10,457.00	286.00	591.00
Tornado, windstorm, cyclone, hail.....	1,685.00	993.00	132.00	95.00
Sprinkler leakage.....		349.00		80.00
Riot, civil commotion and explosion.....		36.00		
Motor vehicles.....		127.00		
Inland navigation and transportation.....		1,410.00		247.00
Penn Mutual Fire—				
Fire.....	90,546.00	89,571.00	12,859.00	14,930.00
Extended coverage.....	13,307.00	13,110.00	872.00	872.00
Tornado, windstorm, cyclone, hail.....	12.00	12.00		
Philadelphia Manufacturers Mutual Fire				
Fire.....	166,623.00	92,951.00	4,790.00	3,061.00
Pioneer Cooperative Fire—				
Fire.....	53,838.00	37,421.00	8,561.00	6,547.00
Extended coverage.....	7,484.00	5,085.00	70.00	64.00
Sprinkler leakage.....	141.00	44.00		
Preferred Mutual Fire—				
Fire.....	202,887.00	138,361.00	80,787.00	28,889.00
Extended coverage.....	27,901.00	19,347.00	3,911.00	3,713.00
Tornado, windstorm, cyclone, hail.....	88.00	85.00		
Sprinkler leakage.....	109.00	71.00		
Motor vehicles.....	21,761.00	21,761.00	7,907.00	6,873.00
Protection Mutual Fire—				
Fire.....	117,360.00	126,569.00	3,743.00	1,708.00
Traders and Mechanics—				
Fire.....	153,852.00	85,567.00	62,717.00	37,281.00
Extended coverage.....	24,202.00	14,998.00	1,608.00	1,208.00
Tornado, windstorm, cyclone, hail.....	214.00	175.00	9.00	9.00
Sprinkler leakage.....	31.00	9.00		
Motor vehicles.....	50,903.00	50,903.00	12,097.00	16,332.00
Union Mutual Fire—				
Fire.....	56,201.00	40,890.00	17,600.00	19,044.00
Extended coverage.....	13,131.00	10,730.00	63.00	67.00
Tornado, windstorm, cyclone, hail.....	331.00	268.00		
Sprinkler leakage.....	173.00	96.00		
Aircraft.....	293.00	73.00		
Inland navigation and transportation.....				209.00
United Mutual Fire—				
Fire.....	155,875.00	179,205.00	124,534.00	158,383.00
Extended coverage.....	20,861.00	21,880.00	1,233.00	1,006.00
Tornado, windstorm, cyclone, hail.....	226.00	528.00	1,481.00	1,185.00
Sprinkler leakage.....	324.00	397.00	374.00	508.00
Riot, civil commotion and explosion.....	7.00	60.00		
Earthquake.....		8.00		
Motor vehicles.....	134,486.00	90,976.00	54,467.00	39,443.00
Inland navigation and transportation.....	55,243.00	27,336.00	26,586.00	9,355.00
Aircraft.....	2,855.00	2,118.00	88.00	130.00
Utica Fire—				
Washington County Fire—				
Fire.....	116,299.00	85,629.00	71,599.00	31,004.00
Extended coverage.....	10,900.00	8,232.00	750.00	576.00
Western Millers Mutual Fire—				
Fire.....	7,003.00	42,202.00	2,497.00	13,755.00
Extended coverage.....	890.00	7,330.00	67.00	484.00
Tornado, windstorm, cyclone, hail.....	260.00	816.00	20.00	95.00
Sprinkler leakage.....		116.00		75.00
Riot, civil commotion and explosion.....		15.00		
Motor vehicles.....		474.00		411.00
Inland navigation and transportation.....		1,110.00		232.00
What Cheer Mutual Fire—				
Fire.....	12,988.00	88,066.00	197.00	3,377.00
Totals.....	\$ 13,148,645.00	\$ 11,115,841.00	\$ 4,166,245.00	\$ 3,294,671.00

— Minus.

TABLE No. XI—Continued

RECAPITULATION

MUTUAL COMPANIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting Salvage)	Net Losses Incurred
Fire.....	\$ 8,668,056.00	\$ 7,559,987.00	\$ 2,532,085.00	\$ 2,027,702.00
Extended coverage.....	805,366.00	697,186.00	92,356.00	83,590.00
Tornado, windstorm, cyclone, hail.....	21,262.00	19,965.00	11,983.00	10,701.00
Sprinkler leakage.....	12,009.00	10,110.00	4,023.00	--2,987.00
Riot, civil commotion and explosion.....	1,856.00	1,098.00		
Earthquake.....	191.00	242.00		
Hail (Growing Crops only).....	697,493.00	357,394.00	501,722.00	287,317.00
Motor vehicles.....	2,524,284.00	2,094,896.00	875,597.00	740,150.00
Ocean marine.....		3.00		
Inland navigation and transportation.....	308,394.00	275,120.00	123,621.00	97,866.00
Aircraft.....	17,495.00	16,476.00	14,607.00	12,784.00
Use and occupancy.....	2,782.00	2,516.00		3,706.00
Plate glass.....	5,064.00		1,860.00	1,585.00
Casualty lines.....	84,380.00	80,835.00	8,391.00	32,257.00
Bicycle.....	13.00	13.00		
Totals.....	\$ 13,148,645.00	\$ 11,115,841.00	\$ 4,166,245.00	\$ 3,294,871.00

--Minus.

MUTUAL COMPANIES OF NORTH CAROLINA 1948	Net Premiums Received	Net Losses Paid
Alamance Farmers Mutual Fire.....	\$ 17,737.00	1,936.00
Cabarrus Mutual Fire.....	14,966.00	758.00
Davidson County Mutual.....	36,705.00	10,404.00
Farmers Mutual Fire of Edgecombe County.....	7,061.00	2,905.00
Gaston County Farmers Mutual Fire.....	15,242.00	2,752.00
Grange Mutual Fire.....	18,464.00	10,132.00
Hailifax County Mutual Fire.....	5,358.00	2,450.00
Mecklenburg Farmers Mutual Fire.....	17,592.00	5,424.00
Mutual Tobacco Bran Asso.....	17,404.00	3,004.00
Rowan Mutual Fire.....	25,235.00	11,522.00
Stanly Mutual Fire.....	9,221.00	1,874.00
Totals.....	\$ 184,985.00	\$ 53,161.00

TABLE No. XI—Continued

RECIPROCAL COMPANIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Incurred
Affiliated Underwriters—				
Fire.....	\$ 11,355.00	\$ 11,339.00	\$ 52.00	\$ 52.00
Extended coverage.....	2,038.00	2,038.00	—	—
Sprinkler.....	20.00	20.00	—	—
Inland marine.....	790.00	790.00	255.00	255.00
American Exchange Underwriters—				
Fire.....	2,412.00	1,524.00	231.00	231.00
Extended coverage.....	2,667.00	2,667.00	—	—
Tornado, windstorm, cyclone.....	589.00	589.00	—	—
Sprinkler.....	—	—	108.00	38.00
Casualty Reciprocal Exchange—				
Auto fire.....	475.00	475.00	—	—
Auto theft.....	62.00	62.00	—	—
Auto liability.....	17,338.00	12,747.00	7,958.00	9,149.00
Auto property damage.....	8,074.00	6,603.00	3,940.00	3,760.00
Auto collision.....	1,003.00	1,003.00	563.00	599.00
Pro. dam. and col. other than auto.....	37.00	37.00	—	—
Liability other than auto.....	8,256.00	1,397.00	1,581.00	—
Workmen's compensation.....	21,455.00	21,455.00	13,011.00	14,597.00
Auto comprehensive.....	426.00	426.00	13.00	13.00
Plate glass.....	78.00	78.00	122.00	145.00
Consolidated Underwriters—				
Auto fire.....	729.00	729.00	32.00	31.00
Auto theft.....	1,342.00	1,342.00	41.00	41.00
Auto liability.....	11,826.00	11,826.00	1,413.00	1,890.00
Liability other than auto.....	4,825.00	4,825.00	12,015.00	—
Auto property damage.....	7,016.00	7,016.00	1,563.00	1,935.00
Auto collision.....	5,251.00	5,251.00	1,026.00	1,026.00
Pro. dam. and coll. other than auto.....	146.00	146.00	226.00	226.00
Workmen's compensation.....	160,596.00	160,596.00	77,989.00	105,923.00
Auto miscellaneous.....	846.00	846.00	176.00	142.00
Fireproof-Sprinklered Underwriters—				
Fire.....	1,881.00	1,486.00	102.00	102.00
Extended coverage.....	1,422.00	1,422.00	—	—
Tornado, windstorm, cyclone.....	262.00	262.00	—	—
Individual Underwriters—				
Fire.....	4,885.00	3,403.00	384.00	384.00
Extended coverage.....	4,661.00	4,661.00	—	—
Tornado, windstorm, cyclone.....	333.00	333.00	—	—
Lumbermen's Underwriters Alliance—				
Fire.....	233,472.00	198,206.00	36,629.00	31,489.00
Extended coverage.....	20,567.00	18,308.00	2,314.00	2,314.00
Metropolitan Inter-Insurers—				
Fire.....	2,872.00	1,983.00	231.00	231.00
Extended coverage.....	2,688.00	2,688.00	—	—
Sprinkler.....	589.00	589.00	—	—
New York Reciprocal Underwriters—				
Fire.....	3,883.00	2,600.00	333.00	333.00
Extended coverage.....	3,972.00	3,972.00	—	—
Sprinkler.....	850.00	850.00	120.00	120.00
Reciprocal Exchange—				
Fire.....	20,678.00	19,017.00	5,098.00	4,976.00
Extended coverage.....	4,564.00	4,099.00	433.00	393.00
Tornado, windstorm, cyclone.....	2.00	2.00	—	—
Inland marine.....	634.00	424.00	321.00	123.00
Motor vehicle.....	128.00	127.00	—	—
Universal Underwriters—				
Auto fire.....	1,269.00	1,058.00	111.00	111.00
Auto theft.....	2,184.00	2,075.00	1,795.00	1,718.00
Auto collision.....	1,603.00	1,523.00	—	—
Fire.....	40,399.00	33,407.00	1,663.00	1,678.00
Extended coverage.....	3,717.00	2,994.00	—	—
Warner Reciprocal Insurers—				
Fire.....	24,997.00	24,997.00	3,870.00	3,488.00
Extended coverage.....	1,689.00	1,689.00	—	—
Tornado, windstorm, cyclone.....	42.00	42.00	—	—
Totals.....	\$ 653,895.00	\$ 588,044.00	\$ 181,077.00	\$ 157,223.00

—Minus

TABLE No. XI—Continued

RECAPITULATION

RECIPROCAL COMPANIES 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Incurred
Auto fire.....	\$ 2,473.00	\$ 2,262.00	\$ 143.00	\$ 142.00
Auto theft.....	3,588.00	3,479.00	1,836.00	1,759.00
Auto liability.....	29,164.00	24,573.00	9,371.00	11,039.00
Auto property damage.....	15,090.00	13,619.00	11,503.00	5,695.00
Auto collision.....	7,857.00	7,777.00	1,589.00	1,625.00
Pro. dam. and col. other than auto.....	183.00	183.00	226.00	—
Liability other than auto.....	13,081.00	6,222.00	13,596.00	226.00
Workmen's compensation.....	182,051.00	182,051.00	91,000.00	120,520.00
Fire.....	346,834.00	297,962.00	48,593.00	42,964.00
Extended coverage.....	47,985.00	44,538.00	2,747.00	2,707.00
Tornado, windstorm, cyclone.....	1,228.00	1,228.00	—	—
Sprinkler.....	1,459.00	1,459.00	228.00	158.00
Inland marine.....	1,424.00	1,214.00	66.00	378.00
Plate glass.....	78.00	78.00	122.00	145.00
Motor vehicles.....	128.00	127.00	—	—
Auto miscellaneous.....	846.00	—	176.90	142.00
Auto comprehensive.....	426.00	1,272.00	13.00	13.90
Totals.....	\$ 653,895.00	\$ 588,044.00	\$ 181,077.00	\$ 187,223.00

RECAPITULATION 1948	Direct Writings	Net Premiums	Direct Losses Paid (deducting salvage)	Net Losses Incurred
Fire.....	\$ 28,505,614.00	\$ 25,766,631.00	\$ 11,149,441.00	\$ 10,064,460.00
Extended coverage.....	3,096,770.00	2,812,805.00	418,793.00	376,320.00
Tornado, windstorm, cyclone.....	129,915.00	125,628.00	60,945.00	55,079.00
Sprinkler leakage.....	79,103.00	73,822.00	28,842.00	29,289.00
Riot, civil commotion and explosion.....	98,181.00	72,111.00	644.00	3,056.00
Earthquake.....	886.00	3,566.00	957.00	99.00
Hail (Growing crops only).....	3,435,190.00	3,106,095.00	2,036,916.00	1,836,194.00
Motor vehicles.....	16,639,938.00	15,747,921.00	5,996,025.00	5,475,373.00
Ocean marine.....	194,777.00	132,859.00	105,922.00	114,615.00
Inland navigation and transportation.....	2,132,368.00	1,961,034.00	647,401.00	617,670.00
Aircraft.....	123,943.00	101,967.00	124,447.00	83,321.00
Rain.....	4,914.00	5,207.00	1,245.00	1,245.00
Ocean marine, war risks only.....	594.00	7,334.00	—	—3.00
Vessels-Fire.....	—	106.00	—	—
Miscellaneous marine.....	15.00	15.00	—	—
Water damage.....	43.00	43.00	—	—
Cotton Asso.-Fire.....	102,105.00	—	—	—
Plate glass.....	5,142.00	78.00	1,982.00	1,440.00
Bicycle.....	13.00	13.00	—	—
Use and occupancy.....	2,782.00	2,516.00	—	3,706.00
Casualty lines.....	84,380.00	80,835.00	8,391.00	32,257.00
Auto fire.....	2,473.00	2,262.00	143.00	142.00
Auto theft.....	3,588.00	3,479.00	1,836.00	1,759.00
Auto liability.....	29,164.00	24,573.00	9,371.00	11,039.00
Auto property damage.....	15,090.00	13,619.00	11,503.00	5,695.00
Auto collision.....	7,857.00	7,777.00	1,589.00	1,625.00
Pro. dam. and col. other than auto.....	183.00	183.00	226.00	—
Liability other than auto.....	13,081.00	6,222.00	13,596.00	226.00
Workmen's compensation.....	182,051.00	182,051.00	91,013.00	120,520.00
Auto miscellaneous.....	846.00	—	176.00	142.00
Auto comprehensive.....	426.00	1,272.00	—	13.00
Inland marine.....	1,424.00	1,214.00	66.00	378.00
Totals.....	\$ 54,892,866.00	\$ 50,410,486.00	\$ 20,711,368.00	\$ 18,886,885.00
Stock Companies of the United States.....	\$ 38,856,626.00	\$ 36,656,863.00	\$ 15,544,304.00	\$ 14,669,783.00
Stock Companies of Foreign Countries.....	\$ 2,233,700.00	\$ 1,882,490.00	\$ 819,742.00	\$ 683,983.00
Totals.....	\$ 41,090,326.00	\$ 38,539,353.00	\$ 16,364,046.00	\$ 15,353,766.00
Mutual Companies.....	\$ 13,148,645.00	\$ 11,115,841.00	\$ 4,166,245.00	\$ 3,294,671.00
Mutual Companies of North Carolina.....	—	\$ 167,248.00	—	\$ 51,225.00*
Reciprocal Companies.....	\$ 653,895.00	\$ 588,044.00	\$ 181,077.00	\$ 187,223.00
GRAND TOTALS.....	\$ 54,892,866.00	\$ 50,410,486.00	\$ 20,711,368.00	\$ 18,886,885.00

*Losses Paid
—Minus.

STATISTICAL TABLES
RELATING TO LIFE INSURANCE COMPANIES
1948

TABLE

Showing Income, Disbursements, Premiums Received, Losses Paid,
for the

LIFE INSURANCE COMPANIES—1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid
Acacia Mutual Life.....	\$ 34,360,569.00	\$ 18,554,637.00	\$ 24,509,549.00	\$ 8,858,622.00
*Aetna Life.....	262,377,929.00	139,236,538.00	193,834,090.00	93,227,637.00
American Health.....	1,593,570.00	1,434,363.00	1,578,921.00	703,250.00
American National.....	56,626,039.00	35,686,017.00	47,892,685.00	11,596,114.00
Atlantic Life.....	7,917,421.00	5,032,031.00	5,141,471.00	2,632,254.00
Bankers Life.....	74,738,870.00	42,044,539.00	48,701,079.00	23,856,526.00
Bankers Security Life.....	1,426,806.00	1,374,043.00	1,309,472.00	389,486.00
Benefit Asso. of Railway Emp.....	12,129,375.00	11,623,000.00	11,702,857.00	7,586,311.00
Coastal Plain Life.....	119,916.00	105,304.00	63,839.00	11,540.00
Columbian National Life.....	12,298,599.00	7,906,660.00	8,381,526.00	4,507,345.00
Connecticut General Life.....	142,705,857.00	72,857,627.00	110,408,600.00	46,115,304.00
Connecticut Mutual Life.....	116,544,886.00	68,741,023.00	65,233,789.00	40,454,428.00
Continental Assurance.....	46,731,956.00	23,880,929.00	37,670,756.00	13,203,499.00
Continental Life.....	9,206,437.00	4,586,650.00	7,143,923.00	1,129,324.00
Credit Life.....	2,612,069.00	2,573,642.00	2,588,723.00	506,838.00
Durham Life.....	7,896,815.00	4,366,464.00	6,890,589.00	1,333,364.00
Empire State Mutual Life.....	2,211,721.00	1,934,039.00	2,036,356.00	762,328.00
Equitable Life Assur. Society.....	810,536,099.00	439,504,185.00	582,972,310.00	307,082,546.00
Expressmen's Mutual Life.....	1,505,696.00	980,129.00	1,053,936.00	678,311.00
Farm Bureau Life.....	7,069,691.00	3,204,861.00	5,973,623.00	1,096,077.00
*Federal Life.....	6,942,482.90	5,263,844.00	5,621,583.00	2,747,242.00
Fidelity Mutual Life.....	32,179,248.00	20,914,913.00	20,276,619.00	13,390,125.00
*Franklin Life.....	33,254,360.00	17,964,635.00	26,728,197.00	5,944,097.00
Fidelity National Life.....	4,771.00	16,340.00		
General American Life.....	33,453,925.00	24,854,532.00	21,292,242.00	17,458,811.00
Great Northern Life.....	4,752,247.00	3,415,570.00	4,189,088.00	1,529,932.00
Guardian Life.....	39,987,335.00	22,768,849.00	24,296,529.00	12,143,655.00
Home Beneficial Life.....	19,039,105.00	12,227,716.00	17,624,474.00	4,405,611.00
Home Life.....	33,683,907.00	20,657,392.00	20,858,860.00	10,627,999.00
Home Security Life.....	4,760,072.00	2,770,411.00	912,258.00	711,930.00
Imperial Life.....	4,489,773.00	2,801,007.00	3,866,698.00	591,785.00
Independence Mutual Life.....	63,786.00	63,309.00	61,907.00	13,034.00
Inter-Ocean Ins.....	4,220,675.00	3,864,569.00	4,116,089.00	1,560,282.00
Jefferson Standard Life.....	41,110,277.00	20,453,441.00	26,585,409.00	9,273,819.00
John Hancock Mutual Life.....	499,187,570.00	266,324,206.00	384,192,482.00	167,680,748.00
Kansas City Life.....	31,050,956.00	17,695,543.00	22,131,785.00	9,820,681.00
Liberty Life.....	12,269,993.00	6,861,495.00	10,851,363.00	2,312,474.00
Life Ins. Company of Georgia.....	32,541,500.00	26,851,373.00	30,956,839.00	6,907,066.00
Life Insurance Company of Va.....	41,324,472.00	23,777,319.00	31,758,786.00	10,640,159.00
Life and Casualty.....	27,860,651.00	16,461,791.00	24,037,825.00	4,802,962.00
Lincoln National Life.....	85,841,722.00	50,972,161.00	66,043,092.00	27,135,561.00
Maryland Life.....	801,486.00	670,696.00	420,722.00	421,696.00
Massachusetts Mutual Life.....	188,381,672.00	109,033,889.00	105,775,730.00	62,081,191.00
*Metropolitan Life.....	1,647,413,202.00	1,083,539,146.00	1,226,824,696.00	721,366,364.00
Midland Mutual Life.....	8,792,859.00	5,448,034.00	5,887,681.00	3,074,273.00
Minnesota Mutual Life.....	21,036,554.00	11,551,105.00	15,568,628.00	5,751,850.00
Monumental Life.....	21,078,831.00	12,798,754.00	18,446,246.00	4,717,491.00
Mutual Benefit Life.....	167,471,541.00	112,843,200.00	97,322,712.00	69,423,810.00
Mutual Life.....	236,956,684.00	171,053,253.00	132,161,623.00	111,332,678.00
National Life.....	65,203,260.00	40,579,458.00	39,189,827.00	24,344,374.00
New England Mutual Life.....	162,900,350.00	87,771,260.00	95,127,941.00	54,221,187.00
New York Life.....	553,516,218.00	342,525,239.00	329,314,252.00	206,376,000.00
North American Accident.....	10,793,036.00	9,594,727.00	10,181,673.00	4,104,417.00
North Carolina Mutual Life.....	9,478,647.00	6,505,954.00	8,358,613.00	2,270,037.00
Northwestern Mutual Life.....	332,277,972.00	196,566,765.00	217,057,235.00	131,405,636.00
Occidental Life.....	3,371,464.00	2,041,905.00	2,357,232.00	730,011.60
Ohio State Life.....	8,445,007.00	4,538,947.00	6,112,542.00	2,137,243.00
Old Republic Credit Life.....	3,789,978.00	3,311,906.00	3,666,712.00	888,795.00
Pacific Mutual Life.....	57,273,738.00	41,189,935.00	37,423,868.00	22,876,112.00
Pan American Life.....	20,082,492.00	11,167,151.00	14,910,580.00	5,418,377.00

No. XII

Admitted Assets, Liabilities, Capital Stock, Reserves and Surplus
year 1948.

Total Admitted Assets	Total Liability not including Capital	Capital Stock	Reserve	Net Surplus
\$ 192,930,179.00	\$ 185,720,244.00	\$ -----	\$ -----	\$ 7,209,935.00
1,499,817,024.00	1,385,595,014.00	15,000,000.00	41,000,000.00	58,222,010.00
1,007,822.00	394,638.00	300,000.00	1,236.00	311,948.00
249,075,559.00	214,040,670.00	10,000,000.00	6,750,000.00	18,284,890.00
53,261,354.00	50,357,640.00	500,000.00	500,000.00	1,903,713.00
458,776,803.00	431,655,277.00	-----	4,519,866.00	22,601,660.00
2,691,692.00	533,730.00	437,500.00	300,000.00	1,420,462.00
6,585,292.00	4,367,964.00	-----	158,406.00	2,058,923.00
234,507.00	7,105.00	150,000.00	-----	77,402.00
82,251,368.00	73,139,303.00	3,000,000.00	600,000.00	5,512,065.00
685,880,821.00	635,295,990.00	3,000,000.00	18,153,000.00	29,431,831.00
724,289,848.00	681,468,246.00	-----	5,727,798.00	37,093,804.00
126,880,500.00	113,576,712.00	3,000,000.00	2,560,000.00	7,743,796.00
34,295,379.00	31,328,286.00	500,000.00	1,000,000.00	1,467,093.00
1,760,849.00	839,909.00	450,000.00	-----	470,940.00
27,621,210.00	22,537,041.00	1,000,000.00	1,000,000.00	3,084,168.00
3,864,280.00	3,402,418.00	50,000.00	-----	411,862.00
4,883,334,447.00	4,609,947,404.00	8,130,000.00	-----	265,257,043.00
13,869,716.00	12,340,868.00	-----	732,445.00	796,403.00
21,221,424.00	17,978,082.00	200,000.00	1,643,343.00	1,400,000.00
28,472,536.00	25,753,304.00	1,000,000.00	-----	1,719,231.00
218,047,212.00	209,216,964.00	-----	42,885.00	8,787,363.00
124,551,372.00	116,551,372.00	2,312,500.00	-----	5,687,500.00
285,706.00	-----	200,000.00	-----	85,706.00
170,522,826.00	167,017,004.00	-----	211,500.00	3,294,322.00
15,937,496.00	14,025,149.00	500,000.00	100,000.00	1,312,347.00
261,296,536.00	245,842,369.00	-----	2,000,000.00	13,454,168.00
46,267,204.00	41,161,917.00	500,000.00	1,000,000.00	3,605,286.00
207,753,571.00	197,645,813.00	-----	1,250,000.00	8,857,758.00
14,205,735.00	12,324,667.00	500,000.00	400,000.00	981,068.00
14,192,098.00	12,538,188.00	150,000.00	600,000.00	903,910.00
72,928.00	21,085.00	-----	-----	51,842.00
3,327,734.00	1,903,687.00	300,000.00	500,000.00	624,047.00
221,144,911.00	194,944,911.00	10,000,000.00	2,200,000.00	14,000,000.00
2,464,642,101.00	2,273,409,821.00	-----	18,158,000.00	173,074,280.00
209,839,935.00	198,688,750.00	4,000,000.00	-----	7,151,186.00
39,670,145.00	35,877,852.00	1,000,000.00	600,000.00	2,192,293.00
39,043,658.00	27,659,420.00	6,000,000.00	1,700,000.00	3,684,238.00
219,760,811.00	195,994,568.00	6,000,000.00	7,419,598.00	10,346,345.00
93,511,811.00	77,131,811.00	6,000,000.00	7,000,000.00	3,380,000.00
376,356,289.00	343,693,582.00	5,000,000.00	-----	27,662,707.00
6,940,927.00	6,299,156.00	100,000.00	139,772.00	402,000.00
1,234,306,623.00	1,165,433,056.00	-----	5,500,000.00	63,463,568.00
9,128,145,007.00	8,591,210,201.00	-----	80,013,000.00	453,921,806.00
59,992,416.00	55,413,164.00	300,000.00	1,392,656.00	2,886,596.00
104,307,226.00	98,565,009.00	-----	-----	5,742,217.00
95,275,873.00	84,693,388.00	3,000,000.00	1,000,000.00	6,582,485.00
1,179,550,904.00	1,139,891,323.00	-----	39,659,581.00	-----
1,997,142,194.00	1,846,689,959.00	-----	4,872,909.00	145,579,327.00
391,734,135.00	373,531,585.00	-----	-----	18,202,550.00
997,832,353.00	931,376,717.00	-----	16,000,000.00	50,455,636.00
4,448,369,759.00	4,181,863,874.00	-----	-----	266,505,885.00
17,469,964.00	15,684,515.00	750,000.00	120,000.00	915,449.00
23,011,329.00	19,490,853.00	-----	1,520,476.00	2,000,000.00
2,291,225,105.00	2,142,229,418.00	-----	148,995,686.00	-----
14,568,424.00	13,169,867.00	530,000.00	-----	868,557.00
46,957,025.00	42,697,302.00	1,000,000.00	2,259,723.00	1,000,000.00
2,977,320.00	1,693,750.00	594,000.00	120,000.00	569,571.00
358,107,708.00	244,762,780.00	1,000,000.00	940,180.00	11,404,747.00
93,335,265.00	87,424,310.00	387,320.00	1,171,000.00	4,352,635.00

TABLE No. XII

LIFE INSURANCE COMPANIES—1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid
Paul Revere Life.....	\$ 15,308,406.00	\$ 9,205,036.00	\$ 13,706,575.00	\$ 4,577,954.00
Penn Mutual Life.....	153,902,270.00	99,790,987.00	83,446,545.00	59,524,473.00
Philadelphia Life.....	3,875,596.00	2,383,220.00	2,721,125.00	1,123,504.00
Phoenix Mutual Life.....	68,783,630.00	38,455,003.00	41,568,328.00	23,085,710.00
Pilot Life.....	16,589,582.00	9,640,182.00	13,354,905.00	4,564,589.00
Protective Life.....	10,307,542.00	6,832,915.00	8,416,713.00	4,407,508.00
Provident Life and Accident.....	31,868,161.00	25,942,262.00	30,116,030.00	17,664,407.00
Provident Mutual Life.....	77,182,024.00	53,340,351.00	40,397,142.00	31,773,849.00
*Prudential Ins. of America.....	1,354,978,238.00	855,471,178.00	1,037,417,138.00	545,241,735.00
Pyramid Life.....	818,080.00	578,423.00	724,088.00	167,445.00
Quaker City Life.....	3,905,524.00	3,232,513.00	3,804,580.00	506,108.00
Reliance Life.....	42,766,943.00	23,771,341.00	30,280,734.00	13,061,352.00
Reserve Life.....	7,396,631.00	5,717,036.00	7,315,132.00	1,839,237.00
Reserve Loan Life.....	5,004,307.00	4,324,977.00	4,418,469.00	1,476,233.00
Security Life and Trust.....	5,683,994.00	3,141,148.00	4,576,555.00	1,282,548.00
Security Mutual Life.....	19,737,496.00	6,685,188.00	7,861,391.00	3,285,805.00
Shenandoah Life.....	8,920,191.00	6,365,365.00	7,173,138.00	4,129,709.00
Southern Life.....	3,166,134.00	2,152,235.00	2,892,430.00	516,193.00
State Capital Life.....	3,075,565.00	2,151,848.00	2,977,071.00	356,185.00
State Farm Life.....	10,156,498.00	5,004,210.00	7,948,339.00	1,592,545.00
State Life.....	8,952,756.00	6,528,152.00	5,704,313.00	4,401,777.00
State Mutual Life Assurance.....	51,296,091.00	31,140,861.00	32,013,848.00	17,606,015.00
Sun Life Assurance.....	91,159,429.00	59,920,316.00	54,453,466.00	39,141,533.00
*Travelers Ins.....	221,172,624.00	150,955,618.00	146,031,613.00	105,154,641.00
Union Central Life.....	76,764,184.00	56,376,923.00	41,108,776.00	33,410,840.00
Union Mutual Life.....	13,356,380.00	8,894,132.00	10,410,491.00	3,869,340.00
United Benefit Life.....	39,541,403.00	22,654,736.00	35,870,995.00	8,889,059.00
United Life and Accident.....	3,382,012.00	2,002,954.00	2,428,179.00	1,061,694.00
Volunteer State Life.....	6,503,247.00	4,101,655.00	3,912,804.00	2,247,567.00
Washington National Ins.....	35,616,890.00	26,853,830.00	31,246,080.00	9,469,684.00
World Ins.....	7,871,580.00	6,902,435.00	7,665,005.00	2,130,682.00
Winston Mutual Life.....	676,945.00	439,498.00	587,631.00	133,507.00
Totals.....	\$8,509,314,542.00	\$5,245,685,889.00	\$6,000,148,352.00	\$3,256,164,047.00
*Includes Accident and Health Business				
Liberty Mutual.....	\$ 697,733.00	\$ 697,458.00	\$ 696,010.00	\$ 216,131.00

—Continued

Total Admitted Assets	Total Liability not including Capital	Capital Stock	Reserve	Net Surplus
\$ 48,156,761.00	\$ 36,037,499.00	\$ 1,150,000.00	\$ 1,259,439.00	\$ 9,709,824.00
1,180,836,775.00	1,118,471,230.00	700,000.00	62,365,544.00	411,860.00
22,192,875.00	21,081,015.00	1,000,000.00	5,844,598.00	21,969,277.00
477,891,174.00	450,077,299.00	1,000,000.00	700,000.00	6,500,000.00
64,852,785.00	56,652,785.00	1,000,000.00	500,000.00	1,382,401.00
32,837,849.00	29,955,448.00	4,200,000.00	8,487,362.00	4,000,000.00
49,109,718.00	32,422,355.00	300,000.00	34,814,928.00	87,786,618.00
594,873,013.00	560,058,085.00	200,000.00	201,498.00	847,838.00
7,846,101,629.00	7,758,315,011.00	300,000.00	4,643,581.00	6,900,000.00
2,405,911.00	2,004,413.00	1,500,000.00	213,350.00	301,798.00
3,460,576.00	2,312,738.00	300,000.00	200,000.00	1,000,000.00
258,880,849.00	245,837,268.00	250,000.00	450,000.00	2,326,550.00
3,339,810.00	2,738,012.00	500,000.00	1,575,083.00	1,200,000.00
21,374,226.00	19,910,876.00	156,000.00	300,000.00	1,251,949.00
21,573,447.00	20,032,967.00	250,000.00	250,000.00	269,737.00
51,273,123.00	48,496,573.00	300,000.00	400,000.00	4,360,719.00
26,414,719.00	23,139,635.00	500,000.00	2,224,000.00	1,594,110.00
5,613,981.00	3,906,032.00	156,000.00	23,034,001.00	11,487,173.00
4,049,829.00	3,530,093.00	20,000,000.00	44,058,289.00	118,318,345.00
29,803,025.00	25,142,306.00	2,500,000.00	8,000,000.00	15,362,806.00
71,446,724.00	69,452,614.00	300,000.00	652,000.00	1,981,125.00
331,715,814.00	318,004,642.00	1,000,000.00	562,683.00	5,445,828.00
589,186,728.00	565,852,726.00	400,000.00	653,160.00	1,327,679.00
1,775,026,769.00	1,592,650,135.00	1,000,000.00	638,831.00	1,100,000.00
604,648,405.00	578,785,599.00	5,000,000.00	3,500,000.00	10,936,528.00
49,317,816.00	46,684,690.00	1,000,000.00	325,000.00	677,300.00
100,636,480.00	93,627,969.00	400,000.00	120,685.00	200,000.00
22,080,596.00	19,699,756.00	1,000,000.00		
41,752,270.00	39,013,439.00	5,000,000.00		
96,730,398.00	77,293,870.00			
5,704,575.00	4,702,275.00			
1,494,187.00	1,173,501.00			
\$ 50,761,675,091.00	\$ 47,875,112,158.00	\$ 139,347,320.00	\$ 637,055,594.00	\$ 2,110,160,017.00
\$ 222,434.00	\$ 185,330.00			\$ 37,105.00

TABLE

Showing Insurance Written, Premiums Received, Insurance Terminated,

NORTH CAROLINA LIFE COMPANIES ORDINARY BUSINESS 1948	Insurance Written		Premiums Received
	Number of Policies	Amount	
Durham Life.....	7,128	\$ 10,436,815.00	\$ 1,458,250.00
Fidelity National Life.....			
Home Security Life.....	31,149	14,701,437.00	987,658.00
Imperial Life.....	3,039	4,300,019.00	853,937.00
Independence Mutual Life.....			6,428.00
Jefferson Standard Life.....	7,456	26,655,391.00	7,084,575.00
North Carolina Mutual Life.....	1,413	1,506,750.00	489,586.00
Occidental Life.....	2,197	6,306,075.00	1,243,171.00
Pilot Life.....	5,796	15,005,642.00	3,286,053.00
Pyramid Life.....	522	927,500.00	128,152.00
Security Life and Trust.....	10,878	32,793,462.00	3,278,807.00
Southern Life.....	3,368	3,687,850.00	225,108.00
State Capital Life.....	169,758	33,359,243.00	564,817.00
Winston Mutual Life.....	311	243,000.00	43,542.00
Totals.....	243,015	\$ 149,923,184.00	\$ 19,650,084.00
INDUSTRIAL BUSINESS			
Coastal Plain Life.....	6,193	\$ 1,692,133.00	\$ 27,526.00
Durham Life.....	70,460	22,249,924.00	3,567,618.00
Fidelity National Life.....			
Home Security Life.....	50,403	18,086,786.00	3,061,916.00
Imperial Life.....	50,060	23,460,014.00	3,012,761.00
Independence Mutual Life.....	7,502	2,229,865.00	55,478.00
North Carolina Mutual Life.....	45,688	9,996,173.00	929,169.00
Pilot Life.....	89,210	37,963,427.00	4,190,547.00
Southern Life.....	112,316	35,524,940.00	2,667,321.00
State Capital Life.....	14,269	6,584,799.00	1,223,788.00
Winston Mutual Life.....	12,777	2,779,946.00	544,088.00
Totals.....	458,878	\$ 160,568,007.00	\$ 19,280,212.00
COMPANIES OF OTHER STATES ORDINARY BUSINESS			
Acacia Mutual Life.....	511	\$ 2,312,038.00	\$ 549,342.00
Aetna Life.....	800	2,783,925.00	813,701.00
American Health Insurance Corpo.....			
American National.....	1,038	2,025,525.00	159,701.00
Atlantic Life.....	930	3,659,283.00	772,135.00
Bankers Life.....	2	14,000.00	120,677.00
Benefit Asso. of Railway Employees.....			
Columbian National Life.....	135	623,396.00	114,506.00
Connecticut General Life.....	169	1,512,199.00	166,408.00
Connecticut Mutual Life.....	742	4,202,548.00	842,315.00
Continental Assurance.....	20	123,935.00	18,792.00
Continental Life.....	3,398	5,449,707.00	831,755.00
Credit Life.....	12,436	1,233,849.00	13,319.00
Empire State Mutual Life.....	12	16,500.00	138.00
Equitable Life Assur. Society.....	1,691	8,139,018.00	2,934,324.00
Expressmen's Mutual Life.....	190	210,486.00	36,284.00
Farm Bureau Life.....	1,127	4,529,669.00	286,326.00
Federal Life.....	170	293,137.00	66,649.00
Fidelity Mutual Life.....	100	668,647.00	389,260.00
Franklin Life.....	944	2,297,553.00	121,962.00
General American Life.....	3	9,700.00	41,842.00
Great Northern Life.....	101	211,506.00	30,467.00
Guardian Life.....	58	233,685.00	118,121.00
Home Beneficial Life.....			
Home Life.....	121	1,035,255.00	289,728.00
Inter-Ocean.....	1	2,000.00	94.00
John Hancock Mutual Life.....	341	989,600.00	305,355.00
Kansas City Life.....	46	124,330.00	55,391.00
Liberty Life.....	3,276	7,914,315.00	305,149.00
Life and Casualty.....	3,160	5,888,074.00	919,546.00

No. XIII

Losses Incurred and Insurance in Force for the year 1948.

Insurance Terminated		Losses Incurred	In Force December 31, 1948	
Number of Policies	Amount		Number of Policies	Amount
2,688	\$ 3,669,488.00	\$ 122,424.00	40,932	\$ 49,816,984.00
25,447	8,476,555.00	67,641.00	50,280	36,217,617.00
1,507	2,016,424.00	67,452.00	23,751	28,241,707.00
162	71,650.00	1,750.00	349	146,350.00
3,657	9,732,889.00	1,511,833.00	96,238	234,390,369.00
501	1,049,691.00	48,551.00	16,318	11,571,370.00
1,622	3,805,139.00	221,503.00	15,388	36,028,578.00
3,626	7,754,869.00	707,590.00	56,394	113,977,528.00
299	449,231.00	21,375.00	2,582	4,329,455.00
7,721	18,838,029.00	429,776.00	56,551	124,430,920.00
1,934	1,921,653.00	18,500.00	7,616	6,640,269.00
137,882	24,702,823.00	84,395.00	92,732	46,920,061.00
264	202,290.00	6,956.00	1,302	840,592.00
187,310	\$ 82,690,731.00	\$ 3,309,746.00	460,433	\$ 693,551,800.00
2,779	711,963.00	\$ 2,983.00	3,928	\$ 1,072,970.00
65,465	19,750,341.00	512,178.00	427,457	91,626,244.00
48,126	16,368,467.00	369,528.00	332,854	80,185,537.00
11,901	17,508,511.00	258,863.00	267,530	76,052,181.00
5,068	1,404,562.00	11,804.00	6,812	1,944,752.00
34,686	7,841,442.00	148,574.00	151,873	22,246,267.00
74,905	33,137,945.00	621,290.00	419,571	126,531,183.00
101,635	32,150,333.00	468,841.00	262,351	58,315,877.00
11,024	5,042,925.00	178,491.00	59,147	19,904,202.00
12,177	2,502,171.00	81,347.00	50,576	8,547,513.00
367,766	\$ 136,418,660.00	\$ 2,653,899.00	1,982,099	\$ 486,426,726.00
268	\$ 997,438.00	\$ 192,304.00	7,856	\$ 22,577,325.00
939	2,295,515.00	566,647.00	10,594	28,060,892.00
698	1,358,338.00	19,827.00	3,694	5,678,488.00
712	2,076,502.00	281,726.00	11,030	28,575,826.00
44	169,177.00	50,611.00	1,504	4,494,238.00
139	406,643.00	70,329.00	2,091	4,921,770.00
164	781,788.00	109,594.00	1,864	8,999,503.00
201	1,137,628.00	198,062.00	7,242	25,816,090.00
18	51,835.00	1,000.00	126	573,476.00
1,947	2,937,715.00	47,701.00	18,547	25,639,153.00
132,240	5,146,710.00	2,235.00	12,426	842,835.00
845	2,759,211.00	730,432.00	12	16,500.00
101	133,027.00	2,000.00	26,735	85,653,422.00
530	1,473,033.00	1,500.00	1,001	1,133,397.00
111	182,350.00	5,000.00	5,813	12,513,987.00
99	495,031.00	180,296.00	1,647	2,114,917.00
146	301,364.00		2,640	10,664,930.00
39	63,137.00	54,034.00	1,536	4,217,076.00
60	94,698.00	15,754.00	1,245	2,334,211.00
76	198,485.00	41,150.00	633	876,813.00
55	331,028.00	49,815.00	1,311	4,422,237.00
282	647,978.00	84,008.00	1,424	8,794,400.00
39	87,806.00	28,760.00	1	2,000.00
1,936	3,732,066.00	57,499.00	2,330	8,255,500.00
2,396	4,242,358.00	75,871.00	1,030	1,917,785.00
			10,613	19,896,996.00
			19,534	30,714,971.00

TABLE No. XIII

NORTH CAROLINA COMPANIES ORDINARY BUSINESS 1948	Insurance Written		Premiums Received
	Number of Policies	Amount	
Life Insurance Co. of Georgia.....	239	\$ 545,254.00	\$ 11,906.00
Life Insurance Co. of Virginia.....	3,594	12,245,678.00	1,737,216.00
Lincoln National Life.....	2,110	10,269,075.00	357,326.00
Maryland Life.....	54	91,517.00	66,529.00
Massachusetts Mutual Life.....	333	1,653,115.00	634,465.00
Metropolitan Life.....	5,252	15,822,901.00	4,598,608.00
Midland Mutual Life.....	112	430,230.00	110,724.00
Minnesota Mutual Life.....	655	2,960,621.00	476,842.00
Monumental Life.....	25	30,500.00	6,738.00
Mutual Benefit Life.....	228	2,340,714.00	1,160,821.00
Mutual Life.....	1,043	6,309,177.00	1,975,301.00
National Life.....	501	2,081,617.00	748,311.00
New England Mutual Life.....	338	1,808,382.00	704,030.00
New York Life.....	1,769	7,585,034.00	3,212,797.00
Northwestern Mutual Life.....	874	6,626,601.00	1,965,364.00
North American Accident.....	12	12,391.00	1,589.00
Ohio State Life.....	142	218,847.00	87,082.00
Old Republic Credit Life.....	2,470	495,057.00	4,164.00
Pacific Mutual Life.....	52	246,085.00	159,562.00
Pan-American Life.....	52	168,323.00	58,245.00
Paul Revere Life.....	462	1,152,173.00	210,811.00
Penn Mutual Life.....	399	1,716,145.00	463,995.00
Philadelphia Life.....	262	1,873,668.00	151,009.00
Phoenix Mutual Life.....	652	2,770,482.00	871,540.00
Protective Life.....	371	1,466,673.00	191,835.00
Provident Life and Accident.....	1,064	2,933,425.00	484,949.00
Provident Mutual Life.....	317	2,152,490.00	538,296.00
Prudential Ins. Co. of America.....	4,215	8,367,299.00	2,211,862.00
Quaker City Life.....			
Reliance Life.....	627	3,117,752.00	744,508.00
Reserve Life.....	1	1,000.00	206.00
Reserve Loan Life.....	364	1,100,948.00	131,678.00
Security Mutual Life.....	15	138,804.00	25,193.00
Shenandoah Life.....	475	1,736,624.00	496,658.00
State Farm Life.....	21	70,449.00	14,962.00
State Life.....	54	154,866.00	63,635.00
State Mutual Life Assurance.....	279	1,019,965.00	264,003.00
Sun Life.....	177	929,870.00	368,275.00
Travelers.....	986	2,461,025.00	514,082.00
Union Central Life.....	286	1,888,440.00	529,863.00
Union Mutual Life.....	88,908	3,893,993.00	775,640.00
United Benefit Life.....	1,463	3,132,038.00	364,324.00
United Life and Accident.....	97	504,620.00	127,872.00
Volunteer State Life.....	391	1,092,384.00	236,273.00
Washington National.....	12	28,051.00	8,368.00
World.....	356	695,491.00	30,795.00
Totals.....	153,631	\$ 172,835,535.00	\$ 38,201,539.00
INDUSTRIAL BUSINESS			
American National.....	3,584	\$ 1,642,439.00	\$ 189,058.00
Continental Life.....	33,910	13,175,042.00	2,014,635.00
Empire State Life.....	20	10,500.00	96.00
John Hancock Mutual Life.....	589	173,805.00	14,885.00
Liberty Life.....	15,870	10,526,027.00	530,589.00
Life and Casualty.....	33,216	12,000,495.00	2,097,203.00
Life Insurance Co. of Georgia.....	35,325	6,619,682.00	257,132.00
Life Insurance Co. of Virginia.....	15,633	12,537,204.00	3,071,979.00
Metropolitan Life.....	18,487	8,056,915.00	3,856,700.00
Monumental Life.....	798	398,465.00	8,398.00
Prudential Ins. Co. of America.....	— 285	— 228,864.00	— 260,366.00
Reserve Life.....	1	203.00	1.00
Reserve Loan Life.....			21.00
Washington National.....	14	3,932.00	349.00
Totals.....	157,162	\$ 64,915,845.00	\$ 12,301,312.00

—Minus.

Insurance Terminated		Losses Incurred	In Force December 31, 1948	
Number of Policies	Amount		Number of Policies	Amount
14	\$ 6,153.00	\$ -----	304	\$ 647,548.00
1,744	5,020,014.00	436,257.00	39,214	77,526,384.00
823	3,642,155.00	64,808.00	11,400	44,598,733.00
77	152,182.00	77,801.00	1,941	2,743,396.00
134	604,271.00	303,912.00	6,557	21,861,385.00
288	2,961,143.00	1,701,981.00	88,337	177,426,467.00
50	149,357.00	2,000.00	1,204	3,501,978.00
338	1,528,820.00	43,924.00	4,780	16,017,645.00
3	7,000.00	500.00	22	23,500.00
337	1,162,925.00	669,340.00	10,755	38,627,497.00
697	3,102,120.00	936,777.00	21,816	\$ 65,386,245.00
240	833,095.00	358,114.00	6,883	21,321,979.00
67	636,362.00	148,621.00	5,468	21,632,929.00
1,283	3,874,762.00	1,406,055.00	40,510	100,223,254.00
261	1,264,206.00	586,968.00	11,366	59,530,366.00
16	26,394.00	-----	62	98,271.00
99	133,803.00	7,500.00	2,499	3,332,401.00
2,930	584,981.00	1,401.00	1,211	246,439.00
73	347,550.00	112,890.00	2,427	6,707,651.00
110	271,009.00	42,489.00	1,891	3,269,604.00
323	652,700.00	22,667.00	3,556	6,902,530.00
155	341,974.00	164,403.00	5,910	17,703,725.00
163	854,507.00	81,059.00	2,546	6,839,143.00
318	1,200,692.00	329,751.00	6,973	24,542,378.00
151	581,747.00	39,789.00	2,321	6,491,485.00
1,005	1,845,269.00	33,950.00	6,842	15,471,445.00
299	1,869,624.00	162,595.00	4,717	19,434,656.00
710	2,226,547.00	743,022.00	35,208	74,758,939.00
230	729,090.00	81,502.00	7,162	21,673,153.00
1	1,000.00	-----	3	6,500.00
212	545,071.00	38,510.00	2,973	4,043,938.00
37	67,212.00	21,947.00	494	989,258.00
318	1,056,889.00	55,632.00	6,869	16,310,326.00
-----	59,902.00	302.00	278	508,519.00
86	159,866.00	43,893.00	1,449	2,435,083.00
160	438,810.00	123,008.00	2,965	8,997,055.00
98	474,793.00	226,528.00	3,535	12,704,043.00
852	1,687,801.00	330,081.00	6,477	21,284,990.00
305	1,091,117.00	221,205.00	5,097	17,345,573.00
78,574	2,617,861.00	7,981.00	12,492	1,682,203.00
880	1,807,769.00	33,562.00	5,654	11,644,653.00
132	446,683.00	46,629.00	2,033	4,891,954.00
195	594,133.00	110,789.00	3,607	8,604,119.00
-----	-----	-----	182	273,606.00
148	316,495.00	-----	486	910,543.00
239,021	\$ 80,076,715.00	\$ 12,686,298.00	542,955	\$ 1,321,782,227.00
3,371	\$ 1,336,603.00	\$ 24,282.00	28,455	\$ 7,852,679.00
22,636	8,153,125.00	130,283.00	193,134	57,840,099.00
413	116,925.00	4,034.00	20	10,500.00
10,179	6,555,076.00	50,590.00	1,372	385,523.00
42,835	12,599,541.00	264,234.00	29,570	17,366,016.00
19,673	2,426,559.00	17,588.00	187,848	64,406,894.00
15,308	8,353,830.00	476,502.00	30,624	5,488,787.00
16,457	3,611,478.00	981,205.00	270,674	101,287,979.00
368	184,387.00	750.00	427,327	106,809,381.00
1,345	299,964.00	85,715.00	430	214,078.00
-----	-----	-----	24,053	7,103,344.00
10	3,611.00	-----	1	203.00
-----	-----	-----	1	1,000.00
132,595	\$ 43,641,099.00	\$ 2,035,183.00	32	6,446.00
-----	-----	-----	-----	-----

TABLE No. XIII

COMPANIES OF OTHER STATES GROUP BUSINESS (ALL STATES) 1948	Insurance Written		Premiums Received
	Number of Policies	Amount	
Aetna Life.....	41	\$ 17,033,672.00	\$ 338,578.00
Bankers Life.....		1,827,734.00	276,716.00
Bankers Security Life.....		1,831,454.00	17,581.00
Columbian National Life.....		2,500.00	478.00
Connecticut General Life.....	4	10,490,089.00	240,040.00
Continental Assurance.....		140,925.00	5,572.00
Durham Life.....	76	149,500.00	7,102.00
Equitable Life Assur. Society.....	14	44,968,781.00	1,754,478.00
Farm Bureau Life.....	1	371,500.00	8,181.00
Federal Life.....			102.00
General American Life.....		1,449,944.00	19,012.00
Home Security Life.....	329	730,000.00	1,456.00
John Hancock Mutual Life.....		2,080,209.00	47,520.00
Liberty Life.....	1	2,188,211.00	22,385.00
Life Insurance Co. of Virginia.....	44	1,961,665.00	47,883.00
Lincoln National Life.....	2	512,000.00	4,259.00
Massachusetts Mutual Life.....	3	173,260.00	4,389.00
Metropolitan Life.....	15	36,062,842.00	1,198,573.00
Minnesota Mutual Life.....	11	1,808,566.00	53,389.00
North Carolina Mutual Life.....	1	183,555.00	12,917.00
Paul Revere Life.....	1	259,000.00	7,998.00
Pilot Life.....	61	17,047,350.00	510,944.00
Protective Life.....	3	2,110,152.00	47,505.00
Provident Life and Accident.....	37	24,075,350.00	651,646.00
Prudential Insurance Co. of America.....	1	18,038,056.00	529,574.00
Pyramid Life.....	2	27,997,444.00	310,593.00
Reserve Loan Life.....	1	34,000.00	90.00
Security Life and Trust.....	7	12,018,775.00	324,698.00
Southern Life.....	514	257,000.00	
State Capital Life.....	20	5,236,509.00	36,231.00
State Mutual Life Assurance.....		369,000.00	2,596.00
Sun Life Assurance.....	1	807,790.00	24,092.00
Travelers.....	14	22,417,607.00	389,163.00
United Benefit Life.....		7,500.00	71.00
Washington National.....		100,840.00	1,972.00
World.....		57,000.00	379.00
Totals.....	1,205	\$ 254,799,771.00	\$ 6,598,163.00
Ordinary Business-North Carolina Companies.....	243,015	\$ 149,923,184.00	\$ 19,650,084.00
Ordinary Business-Companies of other States.....	152,631	\$ 172,835,535.00	\$ 38,201,539.00
Totals.....	396,646	\$ 322,758,719.00	\$ 57,851,623.00
Industrial Business-North Carolina Companies.....	458,878	\$ 160,568,007.00	\$ 19,280,212.00
Industrial Business-Companies of other States.....	157,162	\$ 64,915,845.00	\$ 12,301,312.00
Totals.....	616,040	\$ 225,483,852.00	\$ 31,581,524.00
Group Business-All States.....	1,205	\$ 254,799,771.00	\$ 6,598,163.00
GRAND TOTALS (Including Ordinary, Industrial and Group business.....)	1,013,891	\$ 803,042,342.00	\$ 96,331,310.00
Assessment Life-Liberty Mutual.....	50,435	\$ 2,225,661.00	\$ 696,010.00

—Continued

Insurance Terminated		Losses Incurred	In Force December 31, 1948	
Number of Policies	Amount		Number of Policies	Amount
7	9,352,543.00	\$ 241,266.00	155	\$ 31,945,815.00
	195,620.00			2,828,156.00
	1,826,940.00	5,161.00	2	1,096,373.00
	8,500.00			36,500.00
	6,375,974.00	162,500.00	29	30,642,918.00
	44,543.00		1	501,261.00
77	148,000.00	3,530.00	458	947,000.00
3	22,958,461.00	661,725.00	72	137,994,648.00
	162,000.00	2,000.00	5	804,500.00
1	27,882.00	295.00		
	1,222,000.00	9,500.00	12	1,883,439.00
2	6,000.00	6,000.00	327	724,000.00
1	1,263,360.00	20,899.00	10	4,110,264.00
	2,042,564.00	3,244.00	14	825,965.00
5	377,905.00	17,846.00	90	5,558,490.00
	180,000.00	166.00	5	596,000.00
	2,000.00	2,500.00	5	425,760.00
3	25,931,552.00	502,718.00	100	101,561,013.00
2	660,174.00	16,000.00	25	4,207,316.00
		2,800.00	1	715,867.00
1	332,000.00	15,000.00	5	852,500.00
28	2,696,144.00	176,940.00	204	55,326,275.00
5	349,425.00	30,150.00	40	6,061,716.00
29	10,500,600.00	303,550.00	128	100,159,150.00
2	7,961,888.00	292,921.00	41	46,251,866.00
1	18,136,380.00	72,711.00	38	25,862,698.00
2	2,597,900.00	76,100.00	1	34,000.00
43	21,500.00	500.00	34	21,403,200.00
		40,207.00	471	235,500.00
	72,500.00	2,000.00	20	5,236,500.00
	511,724.00	6,645.00		382,000.00
12	23,978,320.00	252,578.00	7	1,656,512.00
1	41,000.00		101	45,406,693.00
	111,840.00			
			2	174,000.00
1	54,000.00	1,000.00		50,000.00
226	\$ 140,151,239.00	\$ 2,928,452.00	2,403	\$ 636,497,795.00
157,310	\$ 82,690,731.00	\$ 3,309,746.00	460,433	\$ 693,551,800.00
239,021	\$ 80,076,715.00	\$ 12,686,298.00	542,935	\$ 1,321,782,227.00
426,331	\$ 162,767,446.00	\$ 15,996,044.00	1,003,388	\$ 2,015,334,027.00
367,766	\$ 136,418,660.00	\$ 2,653,899.00	1,982,099	\$ 486,426,726.00
132,595	\$ 43,641,099.00	\$ 2,035,183.00	1,193,541	\$ 368,772,929.00
500,361	\$ 180,059,759.00	\$ 4,689,082.00	3,175,640	\$ 855,199,655.00
226	\$ 140,151,239.00	\$ 2,928,452.00	2,403	\$ 636,497,795.00
926,918	\$ 482,978,444.00	\$ 23,613,578.00	4,181,431	\$ 3,507,031,477.00
36,747	\$ 1,712,475.00	\$ 216,131.00	81,948	\$ 3,634,831.00

STATISTICAL TABLES
RELATING TO HOSPITAL ASSOCIATIONS
1948

TABLE No. XIV

Showing Income, Disbursements, Premium, Claims Paid, Admitted Assets, Liabilities, Reserves and Surplus for the year 1948.

HOSPITAL ASSOCIATIONS 1948	Total Income	Total Disbursements	Premiums Received	Claims Paid	Total Admitted Assets	Total Liabilities	Reserves and Special Funds	Surplus
Hospital Care Asso., Inc.	\$ 2,002,882.00	\$ 1,827,470.00	\$ 1,990,909.00	\$ 1,391,951.00	\$ 754,851.00	\$ 386,186.00	\$ -----	\$ 368,665.00
Hospital Saving Asso., Inc.	3,299,204.00	3,059,705.00	3,175,831.00	2,518,379.00	1,320,094.00	776,378.00	178,301.00	365,415.00
State Hospital Asso., Inc.	197,629.00	182,450.00	196,003.00	95,846.00	118,836.00	50,063.00	42,480.00	20,294.00
Totals	\$ 5,499,715.00	\$ 5,069,625.00	\$ 5,362,743.00	\$ 4,006,176.00	\$ 2,193,781.00	\$ 1,218,627.00	\$ 220,781.00	\$ 754,374.00

STATISTICAL TABLES

**RELATING TO ACCIDENT, CASUALTY, FIDELITY AND
SURETY COMPANIES**

1948

TABLE

**Showing Income, Disbursements, Premiums Received, Losses Paid,
Stock and Unassigned**

CASUALTY COMPANIES 1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid
Accident and Casualty Ins.-----	\$ 7,663,382.00	\$ 7,084,254.00	\$ 6,034,832.00	\$ 2,892,783.00
Aetna Casualty and Surety Co.-----	90,074,730.00	72,378,228.00	85,701,795.00	30,015,803.00
*Aetna Life (Accident Dept.)-----	64,311,503.00	55,125,568.00	62,014,765.00	41,717,182.00
Allstate Ins.-----	32,527,357.00	21,144,191.00	31,693,554.00	8,882,184.00
American Automobile Ins.-----	38,447,641.00	33,991,527.00	37,647,520.00	15,238,660.00
American Bonding-----	1,253,693.00	1,047,812.00		
American Casualty Co.-----	14,446,926.00	13,450,355.00	13,736,798.00	6,379,809.00
American Credit Indemnity Co.-----	3,893,693.00	3,294,107.00	3,508,589.00	279,924.00
American Employers' Ins.-----	17,993,172.00	15,784,654.00	17,273,872.00	6,938,855.00
American Fidelity and Casualty Co.-----	13,542,326.00	8,612,066.00	10,539,380.00	5,542,076.00
American Fire and Casualty Co.-----	2,611,581.00	2,035,959.00	2,071,362.00	816,399.00
American Guarantee & Liability Ins. Co.-----	3,663,458.00	2,523,216.00	3,545,594.00	993,232.00
American Health-----	1,593,570.00	1,434,363.00	1,578,921.00	703,250.00
American Indemnity Co.-----	3,507,737.00	3,209,876.00	3,263,254.00	1,296,732.00
American Motorists Ins. Co.-----	16,874,373.00	13,747,443.00	16,246,812.00	6,447,052.00
American Mutual Liability Ins. Co.-----	63,872,129.00	52,231,106.00	62,010,934.00	27,825,112.00
American Policyholders Ins. Co.-----	2,774,792.00	1,623,744.00	2,449,475.00	1,101,562.00
American Surety Co.-----	34,624,708.00	24,740,586.00	29,505,347.00	9,047,916.00
Anchor Casualty Co.-----	8,894,743.00	7,472,804.00	8,498,953.00	3,601,582.00
Arex Indemnity Co.-----	950,479.00	775,752.00	846,663.00	312,036.00
Associated Indemnity Corp.-----	12,856,464.00	11,324,985.00	12,526,141.00	8,026,606.00
Bankers Indemnity Ins. Co.-----	13,112,825.00	12,146,427.00	12,542,358.00	5,101,925.00
Bituminous Casualty Corporation-----	15,183,153.00	11,286,618.00	14,738,418.00	5,825,147.00
Carolina Casualty Ins. Co.-----	1,251,032.00	985,698.00	1,164,325.00	418,061.00
Car and General Ins. Co., Ltd.-----	3,422,820.00	3,811,206.00	3,207,071.00	1,642,383.00
Central Surety and Ins. Corp.-----	12,855,990.00	10,981,682.00	12,504,141.00	5,704,085.00
Century Indemnity Co.-----	23,230,746.00	20,849,895.00	22,576,501.00	9,580,619.00
Coal Operators Casualty Co.-----	8,791,615.00	6,590,266.00	8,488,025.00	3,550,837.00
Colonial Life and Accident Ins. Co.-----	878,226.00	679,017.00	816,183.00	211,352.00
Columbia Casualty Co.-----	6,973,296.00	6,383,417.00	6,565,494.00	2,888,626.00
Combined Insurance Co. of America-----	4,363,356.00	4,027,458.00	4,262,620.00	1,632,502.00
Commercial Casualty Ins. Co.-----	24,467,325.00	17,636,987.00	22,697,780.00	8,236,344.00
Commercial Standard Ins. Co.-----	5,275,135.00	4,566,972.00	5,125,875.00	1,996,957.00
Connecticut Indemnity Co.-----	4,437,122.00	3,672,822.00	4,262,570.00	1,549,530.00
Continental Casualty Co.-----	81,256,502.00	67,645,901.00	77,665,318.00	29,068,256.00
Eagle Indemnity Co.-----	5,671,969.00	5,267,990.00	5,373,148.00	2,434,225.00
Educators Mutual Ins. Co.-----	1,487,495.00	1,337,934.00	1,440,282.00	748,485.00
Employers Mutual Casualty Co.-----	13,787,012.00	10,780,189.00	13,499,720.00	5,170,653.00
Employers' Liability Assur. Corp., Ltd.-----	45,234,657.00	39,990,331.00	43,021,731.00	19,270,107.00
Employers Mutual Liability Ins. Co.-----	58,968,917.00	48,980,555.00	57,452,341.00	25,562,048.00
Employers' Reinsurance Corp.-----	27,714,973.00	20,169,367.00	24,351,253.00	8,237,036.00
Excess Ins. Co. of America-----	2,883,596.00	2,122,160.00	2,753,786.00	867,336.00
Factory Mutual Liability Ins. Co. of Amer.-----	6,188,510.00	4,952,575.00	5,757,395.00	1,509,733.00
Farm Bureau Mutual Auto Ins. Co.-----	36,564,654.00	29,301,197.00	35,094,302.00	15,682,045.00
Fidelity and Casualty Co.-----	69,978,189.00	54,573,118.00	65,214,401.00	24,260,092.00
Fidelity and Deposit Co.-----	19,473,729.00	15,836,423.00	18,053,902.00	3,488,911.00
Fireman's Fund Indemnity Co.-----	30,483,430.00	23,572,141.00	28,850,407.00	10,159,597.00
General Accident Fire and Life Assur. Corp., Ltd.-----	42,685,907.00	34,988,640.00	39,796,783.00	16,085,449.00
General Casualty Co. of Amer.-----	16,735,685.00	11,571,029.00	16,243,787.00	4,282,363.00
General Reinsurance Corp.-----	20,279,264.00	15,221,387.00	17,319,658.00	6,329,719.00
Glen Falls Indemnity Co.-----	16,639,334.00	14,522,928.00	15,702,799.00	6,014,915.00
Globe Indemnity Co.-----	36,647,294.00	32,631,226.00	34,858,876.00	15,327,711.00
Government Employees Ins. Co.-----	6,078,936.00	4,004,823.00	5,904,637.00	2,090,473.00
Great American Indemnity Co.-----	26,432,735.00	21,663,438.00	25,275,377.00	9,215,955.00
Hadware Indemnity Ins. Co.-----	3,458,114.00	2,570,536.00	3,070,797.00	957,615.00
Hardware Mutual Casualty Co.-----	31,467,180.00	26,987,600.00	30,574,831.00	12,019,301.00
Hartford Accident and Indemnity Co.-----	112,969,879.00	88,774,868.00	109,103,097.00	41,351,300.00
Hartford Live Stock Ins. Co.-----	1,485,169.00	1,138,974.00	1,349,472.00	658,803.00
Hartford Steam Boiler Inspect & Ins Co	12,711,327.00	12,668,017.00	11,293,868.00	3,461,533.00
Harleysville Mutual Casualty Co.-----	4,979,527.00	3,895,141.00	4,785,007.00	1,672,635.00
Home Indemnity Co.-----	13,957,447.00	11,700,137.00	13,300,362.00	4,944,589.00
Indemnity Co. of North America-----	45,836,269.00	30,816,906.00	42,912,540.00	16,198,554.90
Iowa Mutual Liability Ins. Co.-----	8,567,388.00	6,892,252.00	8,441,946.00	3,173,792.00
Lawyers Title Ins. Corporation-----	3,922,603.00	2,836,349.00	3,341,154.00	33,075.00
Liberty Mutual Ins. Co.-----	127,649,449.00	107,332,170.00	123,046,299.00	55,008,835.00

No. XV

Admitted Assets, Liabilities Not Including Capital, Reserves, Capital Funds for the year 1948.

Total Admitted Assets	Total Liabilities not including Capital	Reserves	Capital Stock	Net Surplus
\$ 9,792,707.00	\$ 6,732,698.00	\$ 560,009.00	\$ 850,000.00	\$ 1,650,000.00
148,842,016.00	108,105,780.00	3,600,000.00	6,000,000.00	31,136,236.00
1,499,817,024.00	1,385,595,014.00	41,000,000.00	15,000,000.00	58,222,010.00
39,898,761.00	28,564,199.00	-----	1,500,000.00	9,834,562.00
60,028,439.00	39,808,484.00	-----	2,000,000.00	18,219,956.00
2,994,411.00	479,186.00	55,000.00	1,000,000.00	1,450,225.00
16,761,831.00	13,111,079.00	-----	1,500,000.00	2,150,752.00
12,483,689.00	3,879,488.00	65,669.00	1,500,000.00	7,038,532.00
30,172,930.00	22,047,022.00	3,625,908.00	1,000,000.00	3,500,000.00
12,570,143.00	8,984,002.00	250,000.00	900,000.00	2,436,141.00
4,170,864.00	3,497,660.00	-----	375,000.00	298,204.00
6,947,990.00	4,354,333.00	-----	1,250,000.00	1,343,656.00
1,007,822.00	394,638.00	1,236.00	300,000.00	311,948.00
6,004,719.00	3,566,002.00	338,717.00	1,000,000.00	1,100,000.00
21,379,084.00	18,370,084.00	-----	1,500,000.00	1,500,000.00
93,824,384.00	76,441,097.00	4,000,000.00	1,000,000.00	12,383,287.00
4,731,739.00	3,560,849.00	25,000.00	700,000.00	445,890.00
52,118,134.00	33,559,380.00	423,291.00	7,500,000.00	10,635,463.90
8,727,374.00	6,843,674.00	183,701.00	700,000.00	1,000,000.00
1,691,760.00	993,367.00	-----	451,770.00	246,622.00
19,631,695.00	12,745,140.00	-----	1,000,000.00	5,886,555.00
17,136,687.00	13,435,241.00	101,446.00	1,000,000.00	2,600,000.00
23,602,133.00	19,502,524.00	2,099,609.00	1,000,000.00	1,000,000.00
1,038,311.00	611,654.00	-----	282,840.00	143,817.00
6,080,850.00	4,158,095.00	-----	750,000.00	1,172,754.00
18,099,702.00	13,314,472.00	-----	1,000,000.00	3,785,230.00
31,757,039.00	24,703,311.00	-----	1,000,000.00	6,053,728.00
9,324,916.00	8,201,698.00	-----	500,000.00	623,218.00
1,027,971.00	395,222.00	5,980.00	100,000.00	526,770.00
14,951,579.00	10,990,925.00	-----	1,000,000.00	2,960,654.00
2,548,350.00	1,954,173.00	-----	200,000.00	394,177.00
29,994,460.00	24,982,816.00	-----	1,000,000.00	4,011,644.00
6,274,370.00	4,727,047.00	30,000.00	775,000.00	842,323.00
6,924,361.00	5,007,147.00	-----	500,000.00	1,417,213.00
103,837,503.00	69,846,119.00	7,350,000.00	6,000,000.00	20,641,385.00
12,093,150.00	7,299,655.00	2,293,495.00	1,000,000.00	1,500,000.00
1,526,525.00	1,171,357.00	-----	-----	355,169.00
16,320,395.00	13,260,601.00	800,000.00	-----	2,259,794.00
76,624,082.00	57,486,543.00	6,637,539.00	200,000.00	12,300,000.00
79,682,060.00	65,056,436.00	2,500,000.00	1,700,000.00	10,425,624.00
42,371,002.00	30,270,934.00	2,100,068.00	2,000,000.00	8,000,000.00
7,863,716.00	5,663,716.00	200,000.00	1,000,000.00	1,000,000.00
20,285,147.00	7,147,192.00	2,000,000.00	250,000.00	10,887,955.00
36,943,304.00	26,904,674.00	5,038,631.00	-----	5,000,000.00
112,358,140.00	79,461,091.00	-----	2,250,000.00	30,647,048.00
44,566,176.00	23,131,724.00	2,956,100.00	2,400,000.00	16,078,352.00
45,845,109.00	36,640,987.00	-----	1,400,000.00	7,804,122.00
69,380,584.00	46,347,822.00	7,582,761.00	1,050,000.00	14,400,000.00
22,542,611.00	17,662,683.00	-----	1,200,000.00	3,679,927.00
50,995,597.00	33,899,674.00	2,095,923.00	5,000,000.00	10,000,000.00
29,982,018.00	21,398,497.00	264,778.00	1,000,000.00	7,318,744.00
68,704,300.00	47,125,207.00	9,079,093.00	2,500,000.00	10,000,000.00
7,012,813.00	5,339,700.00	-----	500,000.00	1,173,113.00
40,980,284.00	29,374,328.00	-----	2,000,000.00	9,605,956.00
4,771,780.00	3,557,347.00	-----	500,000.00	714,432.00
36,771,138.00	30,601,829.00	1,200,000.00	1,600,000.00	3,369,308.00
179,574,257.00	129,687,464.00	14,886,792.00	5,000,000.00	30,000,000.00
3,436,562.00	1,251,572.00	-----	500,000.00	1,684,990.00
27,243,992.00	18,692,966.00	-----	3,000,000.00	5,551,026.00
7,626,082.00	5,729,793.00	475,000.00	-----	1,421,289.00
23,837,274.00	16,779,087.00	150,000.00	1,250,000.00	5,658,187.00
88,746,759.00	65,073,051.00	8,673,708.00	2,500,000.00	12,500,000.00
9,551,473.00	7,630,464.00	-----	-----	1,921,099.00
5,540,779.00	2,995,719.00	-----	1,500,000.00	1,045,060.00
195,476,078.00	160,617,562.00	10,963,554.00	1,250,000.00	22,644,962.00

TABLE No. XV

CASUALTY COMPANIES 1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid
London Guarantee & Accident Co., Ltd.	\$ 14,296,470.00	\$ 13,175,882.00	\$ 13,404,256.00	\$ 6,076,691.00
Lumber Mutual Casualty Ins. Co.	4,611,261.00	3,821,655.00	4,434,090.00	1,713,027.00
Lumbermen's Mutual Casualty Co.	74,822,437.00	59,423,951.00	72,377,268.00	26,780,480.00
Manufacturers' Casualty Ins. Co.	10,404,144.00	10,445,410.00	9,620,884.00	4,034,100.00
Maryland Casualty Co.	60,038,877.00	50,602,555.00	57,353,616.00	22,200,098.00
Massachusetts Bonding and Ins. Co.	31,969,769.00	27,845,093.00	29,759,356.00	12,877,013.00
Massachusetts Protective Asso., Inc.	11,469,205.00	8,778,900.00	9,880,484.00	4,498,489.00
Metropolitan Casualty Ins. Co.	22,972,837.00	17,041,295.00	21,530,741.00	7,605,935.00
Michigan Mutual Liability Co.	18,861,206.00	14,647,889.00	18,293,542.00	7,380,270.00
Mutual Benefit Health & Accident Asso.	78,836,312.00	65,290,733.00	76,853,985.00	37,254,643.00
Mutual Boiler Ins. Co.	5,900,173.00	4,476,497.00	5,763,256.00	810,874.00
National Accident and Health Ins. Co.	2,039,754.00	1,885,173.00	2,001,347.00	653,969.00
National Casualty Co.	12,899,745.00	11,058,925.00	12,515,570.00	5,662,999.00
National Grange Mutual Liability Co.	5,705,996.00	4,135,394.00	5,373,149.00	1,986,641.00
National Surety Corp.	19,691,524.00	21,012,606.00	17,964,022.00	3,931,265.00
New Amsterdam Casualty Co.	36,119,559.00	29,449,451.00	33,795,331.00	12,937,173.00
New York Casualty Co.	9,422,717.00	9,638,442.00	9,156,832.00	2,807,974.00
Ohio Casualty Ins. Co.	24,033,872.00	18,285,421.00	23,622,938.00	6,863,417.00
Pacific Employers Ins. Co.	23,265,505.00	17,987,369.00	22,871,708.00	8,641,345.00
Peerless Casualty Co.	4,935,176.00	3,370,430.00	4,741,476.00	1,165,079.00
Penn. Threshermens and Farmers Mutual Casualty Ins. Co.	10,908,853.00	8,210,830.00	10,532,322.00	3,942,510.00
Phoenix Indemnity Co.	8,626,621.00	8,231,683.90	8,232,887.06	3,824,840.00
Preferred Accident Ins. Co.	10,877,178.00	12,691,516.00	10,467,550.00	6,057,051.00
Royal Indemnity Co.	33,773,826.00	30,072,273.00	32,172,302.00	14,110,598.00
St. Paul-Mercury Indemnity Co.	26,757,656.00	19,916,555.00	25,711,061.00	7,753,404.00
Seaboard Surety Co.	3,940,431.00	2,979,367.00	3,369,908.00	573,145.00
Security Mutual Casualty Co.	5,172,412.00	4,619,329.00	4,799,174.00	1,950,836.00
Service Casualty Co.	21,117,403.00	5,681,293.00	13,824,157.00	1,736,988.00
Shelby Mutual Casualty Co.	6,463,550.00	4,956,330.00	6,320,358.00	2,181,685.00
Southern Fidelity Mutual Ins. Co.	83,322.00	77,640.00	80,652.00	25,885.00
Standard Accident Ins. Co.	38,619,091.00	30,438,860.00	35,161,548.00	12,946,688.00
State Automobile Mutual Ins. Co.	12,126,395.00	9,823,458.00	11,798,312.00	4,401,322.00
State Farm Mutual Auto Ins. Co.	82,407,260.00	64,295,945.00	80,270,740.00	30,907,863.00
Sun Indemnity Co.	6,070,999.00	6,140,456.00	5,793,165.00	3,223,325.00
*Travelers Ins. (Accident Dept.)	150,928,164.00	120,916,496.00	143,611,042.00	68,617,242.00
Travelers Indemnity Co.	67,432,840.00	54,104,518.00	65,987,177.00	25,821,225.00
Trinity Universal Ins. Co.	11,856,115.00	7,640,422.00	11,496,421.00	3,060,974.00
United States Casualty	17,976,861.00	15,361,705.00	17,345,024.00	7,540,957.00
United National Ins. Co.	4,375,427.00	3,490,249.00	4,272,593.00	1,380,996.00
United States Fidelity & Guaranty Co.	94,568,896.00	77,670,014.00	90,152,160.00	33,322,395.00
United States Guarantee Co.	13,303,166.00	9,255,011.00	12,234,212.00	3,742,771.00
Utica Mutual Ins. Co.	17,715,219.00	14,454,326.00	17,235,073.00	6,941,808.00
Virginia Auto Mutual Ins. Co.	985,107.00	956,829.00	962,562.00	552,739.00
Virginia Surety Co., Inc.	1,270,905.00	892,117.00	1,240,890.00	594,591.00
Western National Indemnity Co.	8,599,567.00	2,754,184.00	6,246,607.00	460,993.00
Yorkshire Indemnity Co.	3,476,078.00	3,262,332.00	3,313,838.00	1,462,839.00
Zurich General Acc. & Liability Ins. Co.	38,623,027.00	32,954,024.00	36,832,250.00	16,843,518.00
Totals	2,665,171,146.00	2,161,708,106.00	2,526,276,035.00	1,011,331,898.00
*Includes Life Business				

Total Admitted Assets	Total Liabilities not including Capital	Reserves	Capital Stock	Net Surplus
\$ 26,247,611.00	\$ 18,835,308.00	\$ 31,049.00	\$ 900,000.00	\$ 6,481,253.00
6,399,138.00	5,567,951.00	60,000.00	550,000.00	221,187.00
93,581,919.00	81,581,919.00	-----	-----	12,000,000.00
18,686,427.00	13,227,414.00	-----	1,000,000.00	4,459,013.00
97,718,906.00	71,285,663.00	2,570,226.00	5,538,153.00	18,324,864.00
48,823,859.00	35,436,531.00	887,328.00	2,500,000.00	10,000,000.00
28,510,929.00	11,992,674.00	1,998,660.00	2,000,000.00	12,519,594.00
27,867,332.00	22,975,450.00	-----	1,500,000.00	3,391,882.00
26,461,223.00	20,689,495.00	1,000,000.00	500,000.00	4,271,728.00
87,378,633.00	53,910,997.00	5,000,000.00	-----	28,467,636.00
5,875,152.00	3,365,861.00	246,590.00	125,000.00	2,137,694.00
1,753,505.00	452,681.00	-----	300,000.00	1,001,124.00
12,871,849.00	7,991,742.00	1,130,107.00	1,500,000.00	2,250,000.00
8,456,807.00	6,237,725.00	219,082.00	1,000,000.00	1,000,000.00
43,366,909.00	21,935,999.00	-----	7,500,000.00	13,930,910.00
63,550,497.00	46,513,996.00	6,036,501.00	1,000,000.00	10,000,000.00
14,239,180.00	10,223,138.00	402.00	1,500,000.00	2,515,640.00
28,434,052.00	21,987,067.00	1,446,985.00	1,500,000.00	3,500,000.00
25,696,416.00	21,876,382.00	-----	1,350,000.00	2,470,033.00
7,198,370.00	4,847,552.00	100,819.00	1,000,000.00	1,250,000.00
16,375,325.00	11,724,230.00	-----	-----	4,651,095.00
15,116,231.00	10,865,757.00	185,790.00	2,000,000.00	2,064,685.00
13,971,592.00	11,812,749.00	-----	1,230,000.00	929,143.00
62,429,784.00	43,929,916.00	8,499,868.00	2,500,000.00	7,500,000.00
41,089,139.00	31,205,435.00	-----	3,000,000.00	6,883,704.00
10,818,020.00	4,440,166.00	1,377,854.00	1,000,000.00	4,000,000.00
14,481,290.00	7,623,499.00	3,657,762.00	700,000.00	2,500,000.00
16,861,262.00	11,121,697.00	-----	1,000,000.00	4,739,565.00
7,246,185.00	5,845,886.00	-----	500,000.00	900,299.00
95,675.00	16,999.00	8,517.00	35,000.00	35,159.00
63,944,563.00	45,821,034.00	400,000.00	4,926,260.00	12,797,269.00
17,698,081.00	10,098,912.00	4,000,000.00	-----	3,599,169.00
96,030,234.00	57,280,548.00	6,000,000.00	250,000.00	32,499,686.00
10,625,995.00	7,565,679.00	-----	1,000,000.00	2,060,316.00
1,775,026,769.00	1,592,650,135.00	44,058,289.00	20,000,000.00	118,315,345.00
89,655,944.00	63,612,090.00	1,112,378.00	3,000,000.00	21,931,477.00
16,536,591.00	13,014,345.00	250,000.00	1,000,000.00	2,272,246.00
27,946,369.00	21,145,579.00	1,800,790.00	1,000,000.00	4,000,000.00
7,745,155.00	4,432,264.00	312,891.00	1,500,000.00	1,500,000.00
143,728,203.00	105,287,862.00	3,265,138.00	10,000,000.00	25,175,203.00
32,872,864.00	18,336,456.00	1,336,939.00	2,000,000.00	11,199,469.00
28,756,593.00	22,573,530.00	2,638,149.00	-----	3,544,915.00
1,095,213.00	794,797.00	20,000.00	79,843.00	200,573.00
1,865,485.00	1,261,680.00	-----	300,000.00	303,805.00
8,526,186.00	5,280,477.00	-----	1,000,000.00	2,245,710.00
5,664,969.00	4,147,530.00	-----	750,000.00	767,439.00
61,752,276.00	43,149,321.00	6,000,000.00	600,000.00	12,002,955.00
\$ 6,956,005,212.00	\$ 5,616,697,420.00	\$ 249,265,122.00	\$ 195,318,866.00	\$ 894,723,804.00

TABLE XVI--Business in North Carolina

Showing Direct Writings, Net Premiums, Direct Losses
Paid (deducting salvage) and Net Losses Paid for the year 1948.

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES--1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Accident and Casualty--				
Accident.....	\$ 133.00	\$ 129.00	\$.....	\$.....
Auto liability.....	2,250.00	2,205.00	.....	.....
Liability other than auto.....	417.00	414.00	.....	.....
Workmen's compensation.....	2,174.00	2,017.00	10,562.00	10,562.00
Fidelity.....	780.00	435.00	115.00	58.00
Surety.....	165.00	165.00	.....	.....
Glass.....	229.00	229.00	178.00	178.00
Burglary and theft.....	331.00	259.00	28.00	17.00
Auto property damage.....	1,298.00	1,272.00	161.00	161.00
Pro. dam. & col. other than auto.....	119.00	119.00	.....	.....
Aetna Casualty and Surety--				
Accident.....	415.00	415.00	100,000.00	100,000.00
Auto liability.....	309,583.00	309,484.00	83,135.00	83,135.00
Liability other than auto.....	134,944.00	134,743.00	22,557.00	22,557.00
Workmen's compensation.....	269,999.00	269,123.00	102,181.00	101,670.00
Fidelity.....	26,769.00	29,922.00	4,346.00	5,715.00
Surety.....	68,357.00	70,021.00	30.00	26.00
Glass.....	10,582.00	10,582.00	3,004.00	3,004.00
Burglary and theft.....	32,144.00	32,124.00	10,516.00	10,516.00
Auto property damage.....	170,508.00	170,497.00	73,084.00	73,084.00
Pro. dam. and col. other than auto.....	17,643.00	17,437.00	2,993.00	2,993.00
Water damage.....	390.00	390.00	284.00	284.00
Aetna Life (Accident Dept.)--				
Accident.....	49,198.00	47,767.00	10,302.00	9,483.00
Health.....	4,024.00	3,998.00	831.00	831.00
Group accident and health.....	303,787.00	303,787.00	265,577.00	265,577.00
Non-cancellable accident and health.....	238.00	238.00	.....	.....
Allstate--				
Auto liability.....	30,196.00	30,169.00	8,058.00	8,058.00
Auto property damage.....	15,119.00	15,116.00	5,010.00	5,010.00
Auto collision.....	15,221.00	15,221.00	1,574.00	1,574.00
Miscellaneous Auto.....	5,715.00	5,715.00	148.00	148.00
American Automobile--				
Auto liability.....	71,337.00	70,816.00	12,286.00	12,286.00
Liability other than auto.....	18,171.00	18,026.00	4,190.00	4,190.00
Workmen's compensation.....	25,901.00	25,693.00	6,661.00	6,661.00
Fidelity.....	375.00	375.00	.....	.....
Glass.....	510.00	506.00	209.00	209.00
Burglary and theft.....	3,751.00	3,721.00	368.00	368.00
Auto property damage.....	41,805.00	41,511.00	19,819.00	19,819.00
Auto collision.....	.....	12,391.00	.....	6,583.00
Pro. dam. and col. other than auto.....	2,674.00	2,650.00	730.00	730.00
American Bonding--				
Liability other than auto.....	52.00	.....	.....	.....
Fidelity.....	10,065.00	.....	543.00	.....
Surety.....	17,909.00	.....	1,416.00	.....
Glass.....	426.00	.....	366.00	.....
Burglary and theft.....	10,107.00	.....	1,603.00	.....
American Casualty--				
Accident and health.....	52,014.00	49,210.00	12,149.00	12,149.00
Group accident and health.....	162.00	154.00	.....	.....
Auto liability.....	69,202.00	69,228.00	39,919.00	35,207.00
Liability other than auto.....	24,635.00	24,430.00	1,834.00	1,834.00
Workmen's compensation.....	36,866.00	36,866.00	10,874.00	10,874.00
Fidelity.....	2,227.00	1,490.00	189.00	189.00
Surety.....	2,804.00	2,527.00	.....	.....
Glass.....	2,245.00	2,245.00	1,186.00	1,186.00
Burglary and theft.....	5,419.00	4,591.00	2,047.00	2,020.00
Auto property damage.....	37,429.00	37,448.00	18,403.00	17,418.00
Auto collision.....	503.00	284.00	.....	5,998.00
Pro. dam. and col. other than auto.....	3,193.00	3,002.00	125.00	125.00
American Credit Indemnity--				
Credit.....	43,370.00	36,899.00	122.00	112.00
American Employers'--				
Accident.....	907.00	507.00	27.00	27.00
Health.....	36.00	28.00	.....	.....
Auto liability.....	65,093.00	63,438.00	16,169.00	16,169.00
Liability other than auto.....	17,576.00	15,912.00	1,392.00	1,401.00
Workmen's compensation.....	58,157.00	57,149.00	49,304.00	49,278.00
Fidelity.....	3,949.00	3,700.00	.....	9.00
Surety.....	11,056.00	6,337.00	.....	.....
Glass.....	2,053.00	2,053.00	1,538.00	1,538.00

TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
American Employers' Continued—				
Burglary and theft.....	\$ 8,232.00	\$ 6,984.00	\$ 5,055.00	\$ 5,055.00
Boiler and machinery.....	8,981.00	8,402.00	2,471.00	2,471.00
Auto property damage.....	36,854.00	36,811.00	19,199.00	19,199.00
Auto collision.....	1.00	— 7.00	—	—
Pro. dam. and col. other than auto.....	3,132.00	2,446.00	686.00	522.00
American Fire and Casualty—				
Auto medical payment.....	394.00	197.00	196.00	98.00
Auto B. I. Liability.....	3,178.00	1,479.00	—	—
Misc. casualty B. I. Liability.....	32.00	16.00	—	—
Workmen's compensation.....	84.00	81.00	—	—
Glass.....	14.00	14.00	—	—
Auto property damage.....	1,890.00	955.00	1,762.00	881.00
Fire.....	3,640.00	650.00	291.00	29.00
Extended coverage.....	1,177.00	196.00	30.00	3.00
Tornado, windstorm, cyclone, hail.....	—	—	83.00	5.00
American Fidelity and Casualty—				
Auto liability.....	531,105.00	292,443.00	185,615.00	132,417.00
Auto property damage.....	147,098.00	86,067.00	114,434.00	79,082.00
American Guarantee and Liability—				
Auto liability.....	466.00	466.00	—	—
Liability other than auto.....	224.00	224.00	—	—
Workmen's compensation.....	334.00	334.00	—	—
Fidelity.....	1,148.00	583.00	—	—
Glass.....	52.00	52.00	—	—
Burglary and theft.....	141.00	141.00	—	—
Boiler and machinery.....	2,169.00	2,169.00	108.00	108.00
Auto property damage.....	270.00	270.00	—	—
Pro. dam. and col. other than auto.....	33.00	33.00	—	—
American Health—				
Accident, health and group.....	67,647.00	67,647.00	20,217.00	20,217.00
American Indemnity—				
Auto liability.....	26,899.00	24,613.00	12,024.00	12,034.00
Liability other than auto.....	822.00	750.00	403.00	403.00
Auto Fire.....	4,295.00	4,295.00	640.00	640.00
Fidelity.....	318.00	210.00	—	—
Surety.....	2,050.00	1,787.00	—	—
Glass.....	1,457.00	1,442.00	272.00	272.00
Burglary and theft.....	1,502.00	765.00	19.00	19.00
Auto property damage.....	15,307.00	15,307.00	7,283.00	7,033.00
Auto collision.....	8,317.00	8,317.00	1,660.00	1,660.00
Pro. dam. and col. other than auto.....	— 235.00	— 235.00	379.00	379.00
Auto theft.....	—	—	—	—
American Motorists—				
Accident.....	5,343.00	5,343.00	1,121.00	1,121.00
Group accident and health.....	1,365.00	1,365.00	662.00	663.00
Auto liability.....	63,461.00	63,461.00	14,169.00	14,169.00
Liability other than auto.....	9,316.00	8,525.00	99.00	99.00
Workmen's compensation.....	36,994.00	36,990.00	29,429.00	29,448.00
Fidelity.....	5,084.00	11,364.00	2,561.00	2,347.00
Surety.....	3,324.00	3,967.00	—	—
Glass.....	1,967.00	1,967.00	440.00	440.00
Burglary and theft.....	5,297.00	5,297.00	704.00	704.00
Boiler and machinery.....	9,649.00	—	3,682.00	—
Auto property damage.....	35,831.00	35,831.00	12,845.00	12,845.00
Auto collision.....	8,565.00	8,565.00	2,885.00	2,885.00
Pro. dam. and col. other than auto.....	2,804.00	2,665.00	822.00	822.00
Auto miscellaneous.....	—	—	—	—
American Mutual Liability—				
Accident.....	10,138.00	7,159.00	2,808.00	2,658.00
Health.....	16,277.00	12,847.00	10,072.00	8,822.00
Group accident and health.....	—	30,073.00	19.00	25,880.00
Auto liability.....	175,894.00	184,232.00	68,531.00	70,082.00
Liability other than auto.....	133,638.00	133,445.00	6,511.00	6,539.00
Workmen's compensation.....	1,831,290.00	1,829,738.00	741,339.00	741,371.00
Fidelity.....	9,769.00	7,674.00	377.00	596.00
Surety.....	171.00	171.00	—	—
Glass.....	629.00	629.00	40.00	40.00
Burglary and theft.....	14,930.00	13,921.00	— 7.00	— 7.00
Auto property damage.....	94,851.00	99,850.00	58,920.00	61,725.00
Auto collision.....	24,455.00	24,455.00	9,585.00	9,585.00
Pro. dam. and col. other than auto.....	39,172.00	38,841.00	7,470.00	7,479.00

—Minus.

TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
American Policyholders—				
Group accident and health.....	\$ 45,400.00	\$ 15,327.00	\$ 36,943.00	\$ 11,083.00
Auto liability.....	20,392.00	9,687.00	2,216.00	665.00
Liability other than auto.....	1,760.00	726.00	40.00	12.00
Workmen's compensation.....	2,551.00	1,167.00	46.00	14.00
Auto property damage.....	10,921.00	4,869.00	4,008.00	1,202.00
Pro. dam. and col. other than auto.....	10.00	5.00		
American Surety—				
Accident.....	33.00	33.00		
Auto liability.....	37,040.00	37,040.00	2,509.00	2,509.00
Liability other than auto.....	5,924.00	5,924.00		
Workmen's compensation.....	16,620.00	16,620.00	2,907.00	2,907.00
Fidelity.....	30,867.00	33,104.00	716.00	20,721.00
Surety.....	17,887.00	16,594.00	300.00	185.00
Glass.....	4,174.00	4,174.00	1,878.00	1,878.00
Burglary and theft.....	5,010.00	4,968.00	1,112.00	2,088.00
Auto property damage.....	20,048.00	20,048.00	6,910.00	6,910.00
Motor vehicle & Inland Marine.....	1,325.00	1,325.00	1,981.00	1,981.00
Pro. dam. and col. other than auto.....	1,531.00	1,531.00	39.00	39.00
Anchor Casualty—				
Group accident and health.....	3,127.00	2,230.00	362.00	362.00
Auto liability.....	24.00	22.00		
Auto property damage.....	10.00	10.00		
Auto medical expense.....	5.00	5.00		
Arex Indemnity—				
Auto fire.....	21.00	21.00		
Auto theft.....	11.00	11.00		
Auto miscellaneous.....	6.00	6.00		
Auto liability.....	1,279.00	1,279.00		
Liability other than auto.....	1,413.00	1,413.00	23.00	23.00
Workmen's compensation.....	602.00	602.00	188.00	188.00
Glass.....	24.00	24.00		
Burglary and theft.....	236.00	236.00		
Auto property damage.....	651.00	651.00	151.00	151.00
Auto collision.....	32.00	32.00		
Pro. dam. and col. other than auto.....	384.00	384.00		
Associated Indemnity Corp.—				
Auto liability.....	105.00	104.00		
Liability other than auto.....	31.00	31.00	180.00	180.00
Workmen's compensation.....	10,854.00	10,734.00	9,756.00	9,756.00
Glass.....			45.00	45.00
Auto property damage.....	44.00	43.00	20.00	20.00
Pro. dam. and col. other than auto.....	73.00	71.00		
Bankers Indemnity—				
Accident.....	50.00	96.00		
Auto liability.....	14,300.00	13,730.00	3,931.00	3,931.00
Liability other than auto.....	153.00	153.00		
Workmen's compensation.....	37.00	37.00		
Glass.....	278.00	278.00	85.00	85.00
Burglary and theft.....	273.00	273.00	589.00	589.00
Auto property damage.....	8,010.00	7,972.00	3,488.00	3,488.00
Pro. dam. and col. other than auto.....	71.00	71.00		
Bituminous Casualty—				
Auto liability.....	129,732.00	124,903.00	33,524.00	33,524.00
Liability other than auto.....	27,947.00	24,904.00	622.00	622.00
Workmen's compensation.....	300,390.00	298,812.00	123,376.00	123,376.00
Auto property damage.....	70,439.00	67,830.00	27,656.00	27,656.00
Auto collision.....		80,382.00		26,241.00
Pro. dam. and col. other than auto.....	6,014.00	5,822.00	627.00	627.00
Carolina Casualty—				
Accident.....	187,536.00	186,315.00	82,339.00	81,725.00
Auto liability.....	208,851.00	169,318.00	63,283.00	55,139.00
Liability other than auto.....	10,880.00	9,705.00	2,253.00	2,253.00
Workmen's compensation.....	77,501.00	69,131.00	41,537.00	38,365.00
Auto property damage.....	77,923.00	69,918.00	33,519.00	32,419.00
Pro. dam. and col. other than auto.....	2,782.00	2,481.00	2,022.00	2,022.00
Car and General Ins. Corp., Ltd.—				
Auto liability.....	31,712.00	31,077.00	7,022.00	7,022.00
Liability other than auto.....	1,232.00	1,207.00	106.00	106.00
Workmen's compensation.....	7,747.00	7,618.00	4,735.00	4,735.00
Fidelity.....	719.00		287.00	
Surety.....	1,855.00	1,210.00		
Glass.....	197.00	197.00	183.00	183.00
Burglary and theft.....	1,356.00	1,135.00	835.00	835.00
Auto property damage.....	18,082.00	18,073.00	6,643.00	6,643.00
Auto collision.....	80.00	80.00		
Pro. dam. and col. other than auto.....	222.00	222.00	26.00	26.00

—Minus.

TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Central Surety and Ins. Corpo.—				
Accident.....	\$ 325.00	\$ 248.00	\$ 48.00	\$ 48.00
Auto liability.....	13,674.00	12,720.00	3,276.00	3,276.00
Liability other than auto.....	3,507.00	3,293.00	147.00	147.00
Workmen's compensation.....	6,619.00	6,554.00	2,893.00	2,893.00
Fidelity.....	2,262.00	1,409.00	— 15.00	85.00
Surety.....	1,782.00	1,408.00	—	—
Glass.....	630.00	625.00	249.00	249.00
Burglary and theft.....	1,487.00	1,468.00	366.00	366.00
Motor vehicles.....	29.00	77.00	—	237.00
Auto property damage.....	8,399.00	8,322.00	3,089.00	3,089.00
Auto collision.....	10.00	71.00	—	—
Pro. dam. and col. other than auto.....	404.00	404.00	33.00	33.00
Century Indemnity—				
Accident.....	1,254.00	1,093.00	1,637.00	1,558.00
Group accident and health.....	455.00	389.00	701.00	701.00
Auto liability.....	3,856.00	3,856.00	—	—
Liability other than auto.....	2,425.00	2,425.00	—	—
Workmen's compensation.....	1,918.00	1,918.00	—	—
Fidelity.....	965.00	3,997.00	57.00	106.00
Surety.....	362.00	1,240.00	—	—
Burglary and theft.....	— 155.00	— 155.00	154.00	154.00
Auto property damage.....	1,919.00	1,919.00	516.00	516.00
Pro. dam. and col. other than auto.....	1,231.00	1,231.00	4.00	4.00
Coal Operators Casualty—				
Liability other than auto.....	13,279.00	12,776.00	666.00	666.00
Workmen's compensation.....	243,860.00	240,934.00	111,632.00	111,632.00
Pro. dam. and col. other than auto.....	4,861.00	4,673.00	4,447.00	4,447.00
Columbia Casualty—				
Accident.....	276.00	225.00	—	—
Auto liability.....	1,544.00	1,544.00	5.00	5.00
Liability other than auto.....	4,915.00	4,915.00	28.00	28.00
Workmen's compensation.....	4,150.00	4,151.00	2,288.00	2,288.00
Fidelity.....	1,444.00	1,583.00	—	—
Surety.....	1,022.00	406.00	—	—
Glass.....	161.00	161.00	113.00	113.00
Burglary and theft.....	2,282.00	2,430.00	2,272.00	1,154.00
Boiler and machinery.....	8,719.00	— 1,660.00	14,450.00	14,450.00
Auto property damage.....	781.00	871.00	1,233.00	1,233.00
Pro. dam. and col. other than auto.....	1,165.00	1,165.00	—	—
Combined Ins. Co. of America—				
Accident.....	185,430.00	185,430.00	85,106.00	85,106.00
Health.....	35,597.00	35,597.00	20,947.00	20,947.00
Accident and health.....	1,997.00	1,997.00	940.00	940.00
Hospital.....	17,364.00	17,364.00	9,222.00	9,222.00
Commercial Casualty—				
Accident.....	7,499.00	7,361.00	1,964.00	1,964.00
Health.....	9,474.00	9,439.00	3,288.00	3,288.00
Group accident and health.....	117,215.00	117,105.00	84,304.00	84,304.00
Auto liability.....	62,577.00	61,867.00	21,497.00	—
Liability other than auto.....	6,542.00	6,452.00	504.00	21,497.00
Workmen's compensation.....	995.00	969.00	933.00	504.00
Fidelity.....	2,366.00	1,661.00	1,910.00	933.00
Surety.....	968.00	2,285.00	—	1,124.00
Glass.....	1,378.00	1,350.00	376.00	376.00
Burglary and theft.....	3,571.00	3,358.00	1,672.00	1,672.00
Aircraft.....	85.00	85.00	—	—
Auto property damage.....	33,393.00	32,953.00	10,204.00	10,204.00
Auto collision.....	327.00	323.00	—	—
Pro. dam. and col. other than auto.....	248.00	238.00	500.00	500.00
Commercial Standard—				
Title.....	18,699.00	16,522.00	—	—
Connecticut Indemnity—				
Auto liability.....	10,206.00	9,243.00	95.00	95.00
Liability other than auto.....	335.00	301.00	—	—
Workmen's compensation.....	1,291.00	1,162.00	—	—
Glass.....	192.00	192.00	—	—
Burglary and theft.....	615.00	615.00	—	—
Auto property damage.....	6,186.00	6,186.00	247.00	247.00
Pro. dam. and col. other than auto.....	50.00	45.00	—	—
Continental Casualty—				
Accident.....	124,054.00	119,685.00	31,068.00	31,068.00
Health.....	181,432.00	181,432.00	85,515.00	85,515.00
Group accident and health.....	26,827.00	25,283.00	11,687.00	11,687.00
Non-cancellable accident and health.....	2,337.00	2,311.00	19,620.00	19,620.00

— Minus.

TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Continental Casualty Continued—				
Auto liability.....	\$ 6,250.00	\$ 6,549.00	\$ 3,980.00	\$ 5,724.00
Liability other than auto.....	4,292.00	4,272.00	176.00	176.00
Workmen's compensation.....	10,082.00	10,050.00	5,481.00	6,265.00
Fidelity.....	375.00	969.00		
Surety.....	8,497.00	6,183.00		
Glass.....		7.00		
Burglary and theft.....	508.00	391.00	386.00	386.00
Auto property damage.....	3,686.00	3,903.00	1,906.00	2,041.00
Pro. dam. and col. other than auto.....	331.00	331.00		
Eagle Indemnity—				
Accident.....	731.00	546.00		
Health.....	315.00	315.00	330.00	330.00
Auto liability.....	24,849.00	24,849.00	25,569.00	25,569.00
Liability other than auto.....	7,204.00	7,204.00		
Workmen's compensation.....	17,997.00	17,997.00	10,897.90	10,897.90
Fidelity.....	637.00	637.00		
Surety.....	3,335.00	2,443.00	92,464.00	66,224.00
Glass.....	416.00	416.00	196.00	196.00
Burglary and thdft.....	365.00	365.00	17.00	17.00
Boiler and machinery.....	95.00	95.00		
Auto property damage.....	14,928.00	14,928.00	11,109.00	11,109.00
Pro. dam. and col. other than auto.....	2,279.00	2,279.00	20.00	20.00
Educators Mutual—				
Accident.....				
Health.....	47.00	47.00	82.00	82.00
Group accident and health.....				
Non-cancellable accident and health.....	1,046.00	1,046.00	317.00	317.00
Employers' Liability Assur. Corp., Ltd.				
Accident.....	2,638.00	2,005.00	196.00	160.00
Health.....	179.00	147.00	14.00	14.00
Group accident and health.....	1,630.00	1,630.00	102.00	102.00
Auto liability.....	126,944.00	126,709.00	26,557.00	26,557.00
Liability other than auto.....	33,605.00	33,197.00	11,317.00	11,312.00
Workmen's compensation.....	122,839.00	119,970.00	46,197.00	46,050.00
Fidelity.....	5,421.00	6,298.00	912.00	2,115.00
Colonial Life and Accident—				
Non-cancellable accident and health.....	233,866.00	232,301.00	61,750.00	61,750.00
Employers Mutual Liability Assur. Corp. Ltd. Continued—				
Surety.....	4,146.00	5,115.00		
Glass.....	5,578.00	5,578.00	2,876.00	2,876.00
Burglary and theft.....	16,908.00	14,339.00	10,895.00	10,895.00
Boiler and machinery.....	6,491.00	6,319.00	1,922.00	1,922.00
Auto property damage.....	67,060.00	66,959.00	28,100.00	28,100.00
Auto collision.....	801.00	801.00	44.00	44.00
Pro. dam. and col. other than auto.....	7,325.00	7,589.00	476.00	574.00
Employers Mutual Casualty—				
Auto liability.....	98,137.00	97,156.00	30,691.00	30,691.00
Liability other than auto.....	31,717.00	31,400.00	4,474.00	4,474.00
Workmen's compensation.....	198,648.00	196,662.00	93,845.00	93,945.00
Glass.....	1,625.00	1,625.00	733.00	733.00
Burglary and theft.....	3,220.00	3,197.00	137.00	137.00
Auto property damage.....	53,658.00	53,122.00	34,358.00	34,358.00
Auto collision.....	35,425.00	35,425.00	20,046.00	20,046.00
Pro. dam. and col. other than auto.....	10,111.00	10,010.00	1,022.00	1,022.00
Auto comprehensive.....	23,495.00	23,352.00	6,626.00	6,626.00
Employers Mutual Liability—				
Group accident and health.....	1,257.00	1,257.00		
Auto liability.....	165,450.00	165,024.00	43,226.00	43,226.00
Liability other than auto.....	19,160.00	18,864.00	256.00	256.00
Workmen's compensation.....	321,605.00	320,781.00	136,132.00	136,132.00
Fidelity.....	1,564.00	— 297.00		
Glass.....	341.00	341.00	25.00	25.00
Burglary and theft.....	881.00	107.00	1,026.00	1,026.00
Auto property damage.....	94,135.00	93,899.00	37,769.00	37,769.00
Auto collision.....		83,016.00	— 4.00	54,386.00
Pro. dam. and col. other than auto.....	10,522.00	10,457.00	646.00	646.00
Employers Reinsurance Corp.—				
Accident.....		14,161.00		1,275.00
Health.....		6,114.00		4,661.00
Non-cancellable accident and health.....		2,883.00		7,500.00
Auto liability.....		173,543.00		61,028.00
Liability other than auto.....		3,896.00		
Workmen's compensation.....	191.00	18,817.00		24.00

—Minus.

TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Employers Reinsurance Corpo. Con't.—				
Fidelity.....		\$ 15,668.00		\$ 1,421.00
Surety.....		35,739.00		— 3,161.00
Glass.....		79.00		
Burglary and theft.....		1,169.00		
Boiler and machinery.....		96.00		
Credit.....		5,649.00		
Auto property damage.....		39,094.00		19,318.00
Auto collision.....		7.00		
Pro. dam. and col. other than auto.....		1,480.00		
Fire, etc.....		19,878.00		10,348.00
Excess Insurance Co. of America—				
Accident.....		100.00		
Workmen's compensation.....		167.00		
Fidelity.....		1,402.00		
Surety.....		12,929.00		— 2,370.00
Burglary and theft.....		323.00		37.00
Boiler.....		948.00		
Machinery.....		6,692.00		
Factory Mutual Liability—				
Auto liability.....	14,018.00	14,018.00	129.00	129.00
Liability other than auto.....	187.00	187.00		
Burglary and theft.....	449.00	449.00	— 12.00	— 12.00
Auto property damage.....	7,323.00	7,322.00	1,132.00	1,132.00
Auto collision.....	14,396.00	14,396.00	4,658.00	4,658.00
Farm Bureau Mutual Auto—				
Accident.....	13,927.00	14,238.00	2,564.00	2,564.00
Health.....	4,094.00	4,094.00	2,582.00	2,582.00
Group accident and health.....	14,360.00	14,360.00	8,428.00	8,428.00
Auto liability.....	845,717.00	839,407.00	303,367.00	301,367.00
Liability other than auto.....	22,825.00	22,780.00	420.00	4,200.00
Workmen's compensation.....	210,804.00	208,223.00	76,604.00	76,604.00
Burglary and theft.....	3,240.00	3,240.00	1,144.00	1,144.00
Hospitalization.....	16,477.00	16,477.00	8,099.00	8,099.00
Auto property damage.....	479,372.00	479,227.00	204,247.00	204,247.00
Auto collision.....	1,030,556.00	1,030,555.00	466,969.00	466,969.00
Pro. dam. and col. other than auto.....	12,685.00	12,142.00	12,602.00	7,602.00
Auto theft.....	5,946.00	5,946.00	1,169.00	1,169.00
Fidelity and Casualty—				
Accident.....	21,639.00	20,772.00	762.00	— 1,902.00
Health.....	324.00	262.00	139.00	139.00
Auto liability.....	332,503.00	326,242.00	114,438.00	114,438.00
Liability other than auto.....	84,889.00	83,331.00	8,302.00	8,302.00
Workmen's compensation.....	291,241.00	291,020.00	118,882.00	118,953.00
Fidelity.....	61,821.00	53,537.00	6,745.00	8,703.00
Surety.....	45,880.00	52,896.00	1,246.00	1,246.00
Glass.....	10,736.00	10,736.00	2,427.00	2,427.00
Burglary and theft.....	34,746.00	32,313.00	6,248.00	5,409.00
Boiler and machinery.....	73,656.00	60,081.00	26,229.00	9,363.00
Auto property damage.....	190,049.00	189,789.00	71,620.00	71,620.00
Auto collision.....	66,835.00		10,536.00	
Pro. dam. and col. other than auto.....	22,143.00	21,017.00	3,377.00	3,377.00
Auto fire, theft and misc.....	37,279.00		1,128.00	
Fidelity and Deposit—				
Liability other than auto.....	389.00	418.00	22.00	22.00
Fidelity.....	57,668.00	79,344.00	— 1,617.00	3,250.00
Surety.....	36,037.00	50,948.00	16,047.00	17,464.00
Glass.....	2,096.00	2,522.00	852.00	1,219.00
Burglary and theft.....	29,762.00	35,519.00	10,916.00	10,747.00
Fireman's Fund Indemnity—				
Accident.....	423.00	402.00	224.00	224.00
Health.....	— 60.00	— 60.00		
Auto liability.....	4,877.00	4,803.00	3,000.00	3,000.00
Liability other than auto.....	1,288.00	741.00	121.00	121.00
Workmen's compensation.....	3,783.00	3,303.00	9,536.00	9,536.00
Fidelity.....	— 10.00	1,182.00		— 3.00
Surety.....	1,962.00	7,545.00		
Glass.....	37.00	37.00		
Burglary and theft.....	2,074.00	2,053.00	422.00	422.00
Auto property damage.....	3,181.00	3,108.00	1,084.00	1,084.00
Auto collision.....	— 124.00	— 124.00	73.00	73.00
Pro. dam. and col. other than auto.....	2,036.00	1,970.00	99.00	12.00

—Minus.

TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
General Accident Fire and Life Assur. Corpo., Ltd.—				
Accident.....	\$ 69,177.00	\$ 59,814.00	\$ 20,450.00	\$ 20,450.00
Health.....	83,725.00	83,719.00	47,648.00	47,648.00
Group accident and health.....	9,038.00	9,038.00	7,172.00	7,172.00
Auto liability.....	38,813.00	38,616.00	11,038.00	11,038.00
Liability other than auto.....	8,945.00	8,829.00	1,086.00	1,086.00
Workmen's compensation.....	34,232.00	33,988.00	19,300.00	19,300.00
Fidelity.....	774.00	777.00		
Glass.....	988.00	988.00	256.00	256.00
Burglary and theft.....	4,636.00	4,386.00	601.00	601.00
Boiler and machinery.....	1,921.00	2,106.00	2,611.00	2,611.00
Auto property damage.....	20,332.00	20,215.00	11,683.00	11,682.00
Auto collision.....	607.00	607.00	544.00	544.00
Pro. dam. and col. other than auto.....	1,135.00	1,116.00	64.00	64.00
General Casualty Co. of America—				
Auto liability.....	166.00	166.00		
Liability other than auto.....	8.00	8.00		
Fidelity.....	69.00	69.00		
Surety.....	20.00	20.00		
Auto property damage.....	79.00	79.00		
General Reinsurance—				
Accident.....		3,853.00		1,824.00
Health.....		332.00		179.00
Group accident and health.....		643.00		14.00
Auto liability.....		38,049.00		21,850.00
Liability other than auto.....		11,683.00		1,000.00
Workmen's compensation.....	2,772.00	18,396.00		1,353.00
Fidelity.....		32,950.00		3,339.00
Surety.....		41,413.00		1,364.00
Glass.....		267.00		
Burglary and theft.....		8,020.00		543.00
Boiler and machinery.....		16,181.00		
Credit.....		1,796.00		22.00
Auto property damage.....		6,092.00		
Auto collision.....		76.00		
Pro. dam. and col. other than auto.....		6,688.00		5,000.00
Fire.....				
Glens Falls Indemnity—				
Accident.....	3,293.00	2,414.00	80.00	80.00
Health.....	429.00	259.00		
Auto liability.....	73,580.00	72,118.00	27,195.00	27,195.00
Liability other than auto.....	25,251.00	24,380.00	8,093.00	8,093.00
Workmen's compensation.....	99,701.00	98,674.00	52,859.00	51,120.00
Fidelity.....	15,175.00	10,237.00	532.00	320.00
Surety.....	67,286.00	32,746.00	6,595.00	3,308.00
Glass.....	2,189.00	2,189.00	1,015.00	1,015.00
Burglary and theft.....	12,489.00	10,336.00	4,859.00	4,590.00
Auto property damage.....	40,456.00	39,647.00	16,910.00	6,910.00
Auto collision.....	199.00	199.00		
Pro. dam. and col. other than auto.....	6,559.00	5,851.00	3,513.00	3,513.00
Globe Indemnity—				
Accident.....	2,591.00	1,956.00	28.00	16.00
Health.....	310.00	300.00	20.00	20.00
Group accident and health.....	232.00	232.00	900.00	900.00
Auto liability.....	39,017.00	39,017.00	23,138.00	23,138.00
Liability other than auto.....	8,677.00	6,221.00	793.00	793.00
Workmen's compensation.....	30,165.00	30,165.00	20,164.00	20,164.00
Fidelity.....	350.00	656.00	—37.00	—37.00
Surety.....	2,106.00	2,328.00		
Glass.....	589.00	589.00	762.00	762.00
Burglary and theft.....	4,098.00	4,098.00	1,421.00	1,421.00
Boiler and machinery.....	1,923.00	1,959.00	2,338.00	2,338.00
Auto property damage.....	21,499.00	21,499.00	10,864.00	10,864.00
Pro. dam. and col. other than auto.....	2,674.00	2,619.00	321.00	160.00
Government Employees—				
Auto liability.....	16,496.00	15,374.00		
Pass. Medical payments.....	1,893.00	1,893.00		
Auto property damage.....	9,606.00	9,606.00	252.00	252.00
Auto collision.....	20,905.00	20,905.00	172.00	172.00
All other auto.....	9,075.00	9,075.00	24.00	24.00

—Minus.

TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Great American—				
Accident.....	\$ 4,895.00	\$ 4,748.00	\$ 105.00	\$ 105.00
Health.....	244.00	244.00		
Group accident and health.....	474.00	474.00		
Auto liability.....	278,993.00	278,993.00	107,755.00	107,755.00
Liability other than auto.....	48,009.00	48,009.00	5,742.00	5,742.00
Workmen's compensation.....	163,873.00	163,873.00	53,841.00	53,876.00
Fidelity.....	23,321.00	26,337.00	1,837.00	2,474.00
Surety.....	17,154.00	16,776.00		
Glass.....	5,879.00	5,879.00	2,143.00	2,144.00
Burglary and theft.....	23,751.00	23,741.00	10,482.00	10,482.00
Water damage.....	281.00	281.00	150.00	150.00
Auto property damage.....	140,967.00	140,967.00	55,762.00	54,286.00
Auto collision.....	214.00	214.00		
Pro. dam. and col. other than auto.....	6,953.00	6,953.00	17,975.00	17,975.00
Hardware Indemnity Ins. Co. of Minn.				
Auto liability.....	12,481.00	12,903.00	749.00	749.00
Liability other than auto.....	974.00	855.00		
Glass.....	241.00	241.00		
Burglary and theft.....	652.00	585.00	187.00	187.00
Auto property damage.....	7,685.00		2,926.00	80.00
Pro. dam. and col. other than auto.....	333.00	334.00		
Hardware Mutual Casualty—				
Accident.....	728.00	728.00	470.00	470.00
Auto liability.....	75,632.00	75,632.00	24,907.00	24,907.00
Liability other than auto.....	8,573.00	8,573.00	457.00	457.00
Workmen's compensation.....	62,958.00	62,958.00	22,421.00	22,421.00
Glass.....	3,887.00	3,887.00	2,506.00	2,506.00
Burglary and theft.....	3,282.00	3,282.00	4,100.00	4,100.00
Auto property damage.....	46,325.00	46,325.00	26,303.00	26,303.00
Auto collision.....	25,696.00	25,696.00	11,936.00	11,936.00
Pro. dam. and col. other than auto.....	905.00	905.00	22.00	22.00
Harleysville Mutual Casualty—				
Auto liability.....	96,436.00	92,651.00	54,500.00	50,711.00
Liability other than auto.....	1,424.00	1,293.00	18.00	18.00
Auto property damage.....	55,143.00	55,124.00	29,176.00	29,176.00
Pro. dam. and col. other than auto.....	557.00	557.00		
Hartford Accident and Indemnity—				
Accident.....	27,619.00	26,607.00	6,763.00	6,763.00
Health.....	1,092.00	1,050.00	209.00	209.00
Group accident and health.....	396.00	395.00	41.00	41.00
Auto liability.....	509,505.00	503,833.00	248,004.00	245,989.00
Liability other than auto.....	125,470.00	124,144.00	19,676.00	18,676.00
Workmen's compensation.....	382,952.00	382,403.00	205,278.00	205,256.00
Fidelity.....	99,252.00	59,915.00	22,197.00	11,359.00
Surety.....	57,625.00	60,812.00	— 15.00	— 27.00
Glass.....	16,005.00	16,005.00	6,511.00	6,511.00
Burglary and theft.....	58,992.00	58,312.00	21,213.00	21,213.00
Boiler and machinery.....				
Auto property damage.....	253,954.00	251,139.00	108,322.00	108,320.00
Auto collision.....	12,405.00	12,269.00	5,875.00	5,875.00
Pro. dam. and col. other than auto.....	26,480.00	26,161.00	4,830.00	4,830.00
Live stock.....		— 4.00		
Hartford Live Stock—				
Live stock.....	14,437.00	11,066.00	1,006.00	1,006.00
Hartford Steam Boiler Insp. & Ins.—				
Boiler and machinery.....	190,567.00	190,567.00	63,802.00	63,802.00
Home Indemnity—				
Accident.....	165.00	115.00		
Auto liability.....	26,683.00	25,595.00	32,472.00	32,472.00
Liability other than auto.....	377.00	363.00	450.00	450.00
Fidelity.....	2.00	4,783.00		
Surety.....	606.00	1,070.00		
Glass.....	879.00	879.00	371.00	371.00
Burglary and theft.....	1,282.00	1,214.00	327.00	327.00
Auto property damage.....	15,379.00	15,162.00	8,149.00	8,105.00
Pro. dam. and col. other than auto.....	— 23.00	— 23.00		
Indemnity Co. of North America—				
Accident.....	18,127.00	18,780.00	7,263.00	7,263.00
Health.....	1,779.00	1,779.00		
Auto liability.....	172,455.00	172,703.00	68,974.00	68,974.00
Liability other than auto.....	106,476.00	104,421.00	13,359.00	13,359.00
Workmen's compensation.....	104,264.00	104,199.00	61,172.00	61,172.00

—Minus.

TABLE No. XVI—Continued

ACCIDENT, CASUALTY FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Indemnity Co. of North America Cont.—				
Fidelity.....	\$ 23,289.00	\$ 14,494.00	\$ 65.00	\$ — 7.00
Surety.....	7,189.00	6,746.00		
Glass.....	5,622.00	5,622.00	3,132.00	3,122.00
Burglary and theft.....	31,421.00	30,815.00	12,943.00	2,943.00
Live stock.....	639.00			
Auto property damage.....	98,582.00	98,675.00	50,766.00	50,766.00
Auto collision.....	184.00	184.00	640.00	640.00
Pro. dam. and col. other than auto.....	34,580.00	30,703.00	4,162.00	4,162.00
Iowa Mutual Liability—				
Medical Payments.....	14,889.00	14,852.00	5,522.00	5,522.00
Auto fire.....	15,706.00	15,550.00	1,634.00	1,634.00
Auto theft.....	8,663.00	8,663.00	1,499.00	1,499.00
Auto miscellaneous.....	3,345.00	3,311.00	2,615.00	2,615.00
Auto liability.....	201,836.00	193,762.00	77,609.00	70,798.00
Liability other than auto.....	17,036.00	16,345.00	1,233.00	1,233.00
Workmen's compensation.....	154,399.00	151,311.00	68,118.00	68,118.00
Fidelity.....				
Burglary and theft.....	5,621.00	5,163.00	2,093.00	2,093.00
Auto property damage.....	123,678.00	123,160.00	45,106.00	45,106.00
Auto collision.....	37,848.00	37,848.00	19,413.00	19,413.00
Pro. dam. and col. other than auto.....	2,956.00	2,908.00	593.00	593.00
Lawyers Title Ins. Corpo.—				
Title.....		160,720.00		1,478.00
Liberty Mutual—				
Accident.....	602.00	595.00	146.00	146.00
Group accident and health.....	118,418.00	118,418.00	57,596.00	57,596.00
Auto liability.....	494,223.00	487,794.00	171,551.00	171,551.00
Liability other than auto.....	147,979.00	144,433.00	15,916.00	15,916.00
Workmen's compensation.....	1,579,740.00	1,575,425.00	803,029.00	803,029.00
Fidelity.....	17,877.00	17,405.00	1,986.00	1,986.00
Glass.....	802.00	793.00	526.00	526.00
Burglary and theft.....	15,783.00	15,606.00	2,406.00	2,406.00
Auto comprehensive.....	34,222.00	32,977.00	15,705.00	17,177.00
Auto property damage.....	224,987.00	222,057.00	125,607.00	125,607.00
Auto collision.....	38,671.00	63,426.00	5,115.00	26,976.00
Pro. dam. and col. other than auto.....	46,506.00	45,812.00	10,137.00	9,934.00
Fire and allied lines.....		78,532.00		28,718.00
London Guarantee & Accident Co., Ltd.—				
Accident.....	299.00	299.00		
Health.....	27.00	27.00		
Auto liability.....	18,017.00	18,017.00	1,964.00	1,964.00
Liability other than auto.....	3,410.00	3,410.00		
Workmen's compensation.....	11,916.00	12,164.00	2,779.00	2,779.00
Fidelity.....	1,019.00	534.00	125.00	62.00
Glass.....	690.00	690.00	616.00	616.00
Burglary and theft.....	2,665.00	2,665.00	2,363.00	2,363.00
Boiler and machinery.....	264.00	264.00	796.00	796.00
Auto property damage.....	10,617.00	10,617.00	5,257.00	5,257.00
Auto collision.....	— 6.00	— 6.00		
Pro. dam. and col. other than auto.....	659.00	659.00	71.00	71.00
Credit.....	26,407.00	21,018.00	6,616.00	6,616.00
Lumber Mutual Casualty—				
Auto liability.....	48,207.00	45,074.00	21,623.00	20,523.00
Liability other than auto.....	16,204.00	15,151.00	2,825.00	2,825.00
Workmen's compensation.....	198,157.00	197,513.00	89,994.00	89,994.00
Auto property damage.....	26,629.00	26,629.00	16,729.00	16,729.00
Pro. dam. and col. other than auto.....	6,288.00	5,584.00	234.00	234.00
Lumbermens Mutual Casualty—				
Accident.....	30,845.00	30,845.00	9,703.00	9,703.00
Group accident and health.....	11,911.00	11,911.00	7,617.00	7,617.00
Auto liability.....	358,841.00	358,827.00	119,718.00	119,718.00
Liability other than auto.....	136,282.00	136,569.00	10,941.00	10,941.00
Workmen's compensation.....	322,040.00	322,044.00	125,305.00	125,285.00
Fidelity.....	32,837.00	26,516.00	6,714.00	6,927.00
Surety.....	8,994.00	9,257.00		
Glass.....	8,793.00	8,793.00	2,417.00	2,417.00
Burglary and theft.....	38,634.00	38,339.00	8,516.00	8,516.00
Boiler and machinery.....	73,168.00	82,817.00	16,100.00	19,783.00
Auto property damage.....	199,345.00	199,345.00	70,552.00	70,552.00
Auto collision.....	19,436.00	133,558.00	10,416.00	54,310.00
Pro. dam. and col. other than auto.....	10,815.00	10,815.00	2,890.00	2,890.00
Auto miscellaneous.....	145.00	90,455.00		15,435.00

—Minus.

TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Manufacturers' Casualty—				
Accident.....	\$ 155.00	\$ 119.00	\$.....	\$.....
Health.....	16.00	16.00		
Auto liability.....	9,365.00	9,245.00	15,028.00	— 2,675.00
Liability other than auto.....	6,780.00	6,691.00	455.00	455.00
Workmen's compensation.....	22,478.00	22,366.00	9,802.00	9,802.00
Fidelity.....	1,229.00	1,189.00		
Surety.....	1,549.00	980.00		
Glass.....	184.00	183.00	17.00	17.00
Burglary and theft.....	733.00	707.00	1,390.00	1,390.00
Auto property damage.....	4,931.00	4,913.00	4,697.00	4,697.00
Auto collision.....	607.00	607.00	— 34.00	— 34.00
Pro. dam. and col. other than auto.....	559.00	533.00		
Maryland Casualty—				
Accident.....	22,956.00	20,584.00	6,364.00	4,495.00
Health.....	1,962.00	1,822.00	518.00	518.00
Group accident and health.....	8,826.00	8,250.00	2,260.00	2,260.00
Auto liability.....	459,926.00	456,583.00	165,870.00	165,870.00
Liability other than auto.....	93,997.00	93,352.00	25,614.00	25,614.00
Workmen's compensation.....	495,560.00	493,496.00	229,762.00	229,762.00
Fidelity.....	88,325.00	75,573.00	18,871.00	15,113.00
Surety.....	112,905.00	98,743.00	7,487.00	8,021.00
Glass.....	16,706.00	16,678.00	6,873.00	6,873.00
Burglary and theft.....	57,378.00	56,209.00	18,728.00	18,728.00
Boiler and machinery.....	77,055.00	73,398.00	12,024.00	12,024.00
Water damage.....	3,045.00	2,712.00	1,193.00	1,193.00
Auto property damage.....	252,396.00	249,619.00	99,431.00	99,431.00
Auto collision.....	5,950.00	5,950.00	451.00	451.00
Pro. dam. and col. other than auto.....	13,368.00	13,330.00	2,982.00	2,982.00
Auto Phys. damage.....	2,414.00	2,414.00	45.00	45.00
Massachusetts Bonding and Ins.—				
Accident.....	1,955.00	1,897.00	522.00	522.00
Health.....	1,733.00	1,733.00	736.00	736.00
Auto liability.....	8,694.00	8,491.00	13,719.00	13,719.00
Liability other than auto.....	5,010.00	4,822.00	9.00	9.00
Workmen's compensation.....	24,649.00	24,649.00		
Fidelity.....	707.00	2,825.00	— 112.00	1,909.00
Surety.....	694.00	5,336.00		
Glass.....	— 189.00	— 189.00	764.00	764.00
Burglary and theft.....	3,185.00	3,185.00	1,307.00	1,297.00
Auto property damage.....	3,055.00	3,019.00	7,362.00	7,372.00
Pro. dam. and col. other than auto.....	3,156.00	3,033.00	37.00	37.00
Massachusetts Protective Asso., Inc.—				
Accident and health.....	383.00	383.00	544.00	544.00
Non-cancellable accident and health.....	215,994.00	215,994.00	96,207.00	96,207.00
Metropolitan Casualty—				
Accident.....	5,689.00	5,528.00	983.00	983.00
Health.....	8,184.00	8,169.00	2,888.00	2,888.00
Group accident and health.....	1,952.00	1,950.00	904.00	904.00
Auto liability.....	47,679.00	46,860.00	19,398.00	19,398.00
Liability other than auto.....	5,751.00	5,643.00	2,165.00	2,165.00
Workmen's compensation.....	538.00	532.00		
Fidelity.....	845.00	1,427.00		— 24.00
Surety.....	1,150.00	1,150.00		
Glass.....	1,838.00	1,806.00	641.00	641.00
Burglary and theft.....	4,225.00	4,096.00	1,513.00	1,513.00
Aircraft.....	435.00	435.00		
Auto property damage.....	23,563.00	23,214.00	5,052.00	5,052.00
Auto collision.....	117.00	112.00	56.00	56.00
Pro. dam. and col. other than auto.....	84.00	82.00		
Water damage.....				
Michigan Mutual Liability—				
Mutual Benefit Health and Accident—				
Accident and health.....	1,110,094.00	1,110,094.00	608,982.00	608,982.00
Group accident and health.....	1,859.00	1,859.00	1,546.00	1,546.00
Non-cancellable accident and health.....	26,222.00	26,222.00	15,813.00	15,813.00
Mutual Boiler—				
Boiler and machinery.....	321,533.00	321,533.00	70,545.00	70,545.00
National Accident and Health—				
Accident and health.....	84,177.00	84,177.00	24,349.00	24,349.00
National Casualty—				
Accident, health and group.....	109,326.00	109,323.00	53,763.00	53,763.00
Auto liability.....	686.00	236.00	2,683.00	939.00
Liability other than auto.....	51.00	18.00		
Workmen's compensation.....	17.00	6.00	1,205.00	422.00

— Minus.

TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
National Casualty Continued—				
Surety.....	\$ 42.00	\$ 15.00		
Glass.....	11.00	4.00		
Burglary and theft.....	— 24.00	— 8.00	208.00	73.00
Auto property damage.....	398.00	138.00		
Pro. dam. and col. other than auto.....	4.00	1.00		
National Grange Mutual Liability—				
Auto liability.....	23,197.00	23,197.00	1,417.00	1,417.00
Liability other than auto.....	40.00	40.00		
Auto property damage.....	12,973.00	12,973.00	4,450.00	4,450.00
Auto collision.....	9,310.00	9,310.00	2,147.00	2,147.00
National Surety Corp.—				
Auto liability.....	25,275.00	25,275.00	1,468.00	1,468.00
Liability other than auto.....	2,486.00	2,486.00	10.00	10.00
Workmen's compensation.....	28,581.00	28,347.00	2,077.00	2,077.00
Fidelity.....	83,849.00	105,017.00	16,702.00	21,532.00
Surety.....	81,182.00	73,492.00	8,268.00	8,268.00
Glass.....	1,420.00	1,420.00	2,465.00	2,465.00
Burglary and theft.....	28,441.00	28,466.00	7,071.00	7,071.00
Auto property damage.....	14,071.00	14,071.00	3,384.00	3,384.00
Pro. dam. and col. other than auto.....	841.00	841.00		
New Amsterdam Casualty—				
Accident.....	3,229.00	3,032.00	358.00	330.00
Health.....	228.00	305.00	32.00	32.00
Auto liability.....	165,854.00	165,292.00	47,745.00	47,745.00
Liability other than auto.....	44,139.00	43,155.00	9,155.00	9,155.00
Workmen's compensation.....	148,550.00	148,416.00	65,277.00	65,000.00
Fidelity.....	20,584.00	32,994.00	— 429.00	851.00
Surety.....	16,366.00	49,440.00	— 1,509.00	— 1,700.00
Glass.....	6,777.00	6,719.00	2,332.00	2,332.00
Burglary and theft.....	16,935.00	16,551.00	6,365.00	6,365.00
Auto property damage.....	91,734.00	90,866.00	36,333.00	36,333.00
Pro. dam. and col. other than auto.....	6,532.00	6,302.00	4,445.00	4,445.00
New York Casualty—				
Auto liability.....	13,049.00	13,049.00	5,433.00	5,433.00
Liability other than auto.....	498.00	498.00		
Fidelity.....	533.00	533.00		— 5.00
Surety.....	1,106.00	465.00	— 1,826.00	— 913.00
Glass.....	200.00	200.00	160.00	160.00
Burglary and theft.....	554.00	554.00		
Auto property damage.....	7,568.00	7,568.00	3,213.00	3,213.00
Auto collision.....				
Pro. dam. and col. other than auto.....	71.00	71.00		
Motor vehicle and inland marine.....	586.00	586.00		
North American Assurance Society—				
Accident and health.....	1,753,916.00	1,753,916.00	941,362.00	941,362.00
Ohio Casualty—				
Accident.....	679.00	34.00		
Auto fire.....	2.00	2.00		
Auto theft.....	2.00	2.00		
Auto medical.....	14.00	14.00		
Auto liability.....	53.00	52.00		
Liability other than auto.....	714.00	43.00		
Workmen's compensation.....	1,381.00	536.00	128.00	128.00
Fidelity.....	17.00	17.00		
Burglary and theft.....	— 379.00	— 95.00		
Comprehensive.....	18.00	18.00		
Auto property damage.....	32.00	32.00		
Auto collision.....	69.00	69.00		
Pro. dam. and col. other than auto.....	76.00	6.00		
Pacific Employers—				
Auto liability.....	3,656.00	3,451.00		
Liability other than auto.....	1,577.00	1,488.00	8,835.00	8,835.00
Workmen's compensation.....	27,225.00	25,977.00	6,266.00	6,266.00
Fidelity.....	776.00	504.00	819.00	409.00
Surety.....	554.00	469.00		
Glass.....	207.00	206.00	222.00	222.00
Burglary and theft.....	1,925.00	1,709.00	370.00	370.00
Auto property damage.....	1,864.00	1,759.00	436.00	436.00
Auto collision.....	186.00	186.00		
Pro. dam. and col. other than auto.....	770.00	727.00	11.00	11.00
Auto miscellaneous.....	172.00	172.00		

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TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Peerless Casualty—				
Accident and health	\$	\$ 1,657.00	\$	\$ 1,879.00
Auto liability	5,156.00	134,702.00		26,458.00
Liability other than auto	1,473.00	6,331.00		
Workmen's compensation	10,547.00	22,502.00		2,092.00
Fidelity	6,593.00	1,429.00		
Surety	6,528.00	4,630.00	10,772.00	6,642.00
Burglary and theft	472.00	94.00		
Auto property damage		26,914.00		
Pro. dam. and col. other than auto		557.00		
Penn. Threshermen & Farmers'				
Mutual Casualty—				
Auto liability	499,098.00	487,635.00	108,952.00	93,952.00
Liability other than auto	24,916.00	24,088.00	1,131.00	1,131.00
Workmen's compensation	267,505.00	266,501.00	85,664.00	85,664.00
Auto property damage	256,920.00	256,232.00	109,255.00	109,255.00
Auto collision	— 358.00	— 358.00	3,958.00	3,958.00
Pro. dam. and col. other than auto	7,278.00	7,153.00	1,188.00	1,188.00
Phoenix Indemnity—				
Accident	336.00	336.00		
Auto liability	9,154.00	9,154.00	6,300.00	6,300.00
Liability other than auto	4,275.00	4,275.00	25.00	25.00
Workmen's compensation	10,856.00	10,856.00	2,560.00	2,311.00
Fidelity	7,514.00	6,644.00		
Surety	1,921.00	940.00		
Glass	792.00	792.00	653.00	653.00
Burglary and theft	6,489.00	6,489.00	909.00	909.00
Boiler and machinery	58.00	58.00		
Water damage	140.00	140.00		
Auto property damage	5,484.00	5,484.00	2,159.00	2,159.00
Auto collision	62.00	62.00		
Pro. dam. and col. other than auto	882.00	882.00		
Preferred Accident—				
Accident	2,555.00	2,562.00	2,215.00	2,165.00
Health	992.00	992.00	88.00	88.00
Auto liability	23,782.00	23,782.00	6,612.00	6,612.00
Liability other than auto	359.00	359.00		
Workmen's compensation	11.00	11.00	35.00	35.00
Fidelity		641.00		50.00
Surety		369.00		
Glass	366.00	366.00	266.00	266.00
Burglary and theft	1,510.00	1,510.00	466.00	466.00
Auto property damage	12,883.00	12,883.00	6,758.00	6,758.00
Auto collision	322.00	322.00	155.00	155.00
Pro. dam. and col. other than auto	199.00	199.00	18.00	18.00
Royal Indemnity—				
Accident	626.00	588.00	29.00	29.00
Health	117.00	117.00	20.00	20.00
Auto liability	89,202.00	89,202.00	15,908.00	15,908.00
Liability other than auto	16,374.00	16,301.00	4,867.00	2,346.00
Workmen's compensation	45,823.00	45,680.00	27,087.00	27,073.00
Fidelity	2,848.00	2,804.00	51.00	51.00
Surety	9,898.00	5,765.00		
Glass	2,331.00	3,331.00	815.00	815.00
Burglary and theft	7,855.00	7,855.00	3,203.00	3,203.00
Boiler and machinery	— 25.00	584.00	124.00	124.00
Auto property damage	47,894.00	47,894.00	24,274.00	24,274.00
Auto collision	31.00	31.00	18.00	18.00
Pro. dam. and col. other than auto	3,896.00	3,836.00	455.00	455.00
St. Paul-Mercury Indemnity—				
Accident	294.00	240.00		
Group accident and health	386.00	386.00		
Auto liability	309,151.00	302,450.00	58,258.00	58,258.00
Liability other than auto	4,352.00	42,530.00	4,699.00	4,699.00
Workmen's compensation	234,033.00	229,338.00	88,193.00	87,993.00
Fidelity	27,672.00	9,286.00	5,910.00	2,183.00
Surety	51,435.00	33,345.00	2,643.00	2,573.00
Glass	6,491.00	6,475.00	2,134.00	2,134.00
Burglary and theft	19,513.00	17,850.00	8,023.00	7,896.00
Auto property damage	176,089.00	126,089.00	67,723.00	6,772.00
Auto collision				
Pro. dam. and col. other than auto	4,686.00	4,563.00	492.00	492.00

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TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Seaboard Surety—				
Fidelity.....	\$ 664.00	\$ 630.00	\$ —	\$ —
Surety.....	59,975.00	27,590.00	15,071.00	6,344.00
Burglary and theft.....	527.00	362.00	—	—
Security Mutual Casualty—				
Auto liability.....	1,192.00	1,192.00	—	—
Liability other than auto.....	288.00	288.00	—	—
Workmen's compensation.....	42,344.00	42,344.00	10,370.00	10,370.00
Auto property damage.....	704.00	704.00	261.00	261.00
Service Casualty Co. of N. Y.—				
Aircraft property damage.....	7.00	1.00	—	—
Aircraft P. L.....	6.00	1.00	—	—
Motor vehicles.....	—	192,956.00	—	17,686.00
Shelby Mutual Casualty—				
Accident.....	34,016.00	34,016.00	8,502.00	8,502.00
Auto fire.....	11,579.00	11,579.00	3,449.00	3,449.00
Auto theft.....	1,917.00	1,917.00	67.00	67.00
Auto comprehensive.....	39,744.00	39,744.00	5,977.00	5,977.00
Auto liability.....	356,472.00	338,648.00	106,892.00	88,392.00
Liability other than auto.....	73,736.00	69,957.00	14,942.00	13,942.00
Workmen's compensation.....	159,263.00	149,707.00	51,245.00	50,592.00
Glass.....	26,199.00	26,199.00	16,436.00	16,436.00
Burglary and theft.....	36,303.00	34,698.00	13,828.00	13,405.00
False arrest.....	8,846.00	6,716.00	200.00	200.00
Auto property damage.....	216,026.00	216,026.00	71,045.00	71,045.00
Auto collision.....	69,727.00	69,727.00	25,164.00	25,164.00
Pro. dam. and col. other than auto.....	12,409.00	12,285.00	2,837.00	2,837.00
Southern Fidelity Mutual—				
Accident and health.....	67,982.00	67,982.00	22,244.00	22,244.00
Fidelity.....	10,927.00	10,927.00	3,641.00	3,641.00
Surety.....	1,743.00	1,743.00	—	—
Standard Accident—				
Accident.....	2,441.00	2,441.00	850.00	450.00
Health.....	76.00	76.00	13.00	13.00
Group accident and health.....	68.00	68.00	—	—
Auto liability.....	42,135.00	28,364.00	7,641.00	4,272.00
Liability other than auto.....	25,743.00	25,520.00	750.00	750.00
Workmen's compensation.....	70,162.00	69,711.00	36,857.00	36,459.00
Fidelity.....	11,518.00	6,474.00	1,041.00	415.00
Surety.....	69,997.00	41,779.00	504.00	504.00
Glass.....	1,770.00	1,770.00	690.00	690.00
Burglary and theft.....	4,086.00	3,555.00	1,612.00	1,612.00
Auto property damage.....	24,887.00	24,874.00	10,174.00	10,174.00
Auto collision.....	—	1,568.00	—	7,307.00
Pro. dam. and col. other than auto.....	9,844.00	9,325.00	1,532.00	1,532.00
Auto medical.....	2,772.00	2,772.00	1,464.00	1,464.00
State Automobile Mutual—				
Auto liability.....	—	—	100.00	100.00
State Farm Mutual Auto—				
Auto liability.....	159,538.00	158,864.00	48,237.00	48,237.00
Auto property damage.....	76,791.00	76,560.00	36,181.00	36,181.00
Auto collision.....	184,856.00	184,856.00	78,160.00	78,160.00
Auto comprehensive.....	58,911.00	58,911.00	22,195.00	22,195.00
Sun Indemnity—				
Accident.....	127.00	29.00	2,014.00	2,007.00
Auto liability.....	4,351.00	2,842.00	2,832.00	2,122.00
Liability other than auto.....	223.00	145.00	—	—
Workmen's compensation.....	27.00	368.00	372.00	189.00
Fidelity.....	—	492.00	—	33.00
Surety.....	125.00	429.00	—	—
Glass.....	7.00	7.00	7.00	7.00
Burglary and theft.....	1,421.00	537.00	179.00	43.00
Auto property damage.....	2,138.00	1,398.00	827.00	585.00
Auto collision.....	3.00	2.00	—	—
Pro. dam. and col. other than auto.....	77.00	15.00	250.00	62.00
Travelers Indemnity—				
Auto liability.....	265,772.00	265,772.00	66,285.00	66,385.00
Liability other than auto.....	11,663.00	11,663.00	405.00	405.00
Fidelity.....	14,507.00	15,730.00	6,015.00	6,502.00
Surety.....	49,802.00	36,892.00	2,264.00	2,037.00
Glass.....	9,922.00	9,922.00	5,514.00	5,514.00
Burglary and theft.....	63,189.00	63,189.00	25,903.00	25,903.00
Boiler and machinery.....	37,374.00	37,663.00	2,292.00	2,292.00
Auto property damage.....	264,636.00	264,391.00	120,420.00	120,420.00
Auto collision.....	—	—	85.00	85.00
Pro. dam. and col. other than auto.....	29,771.00	29,603.00	16,764.00	16,764.00

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TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Travelers (Accident Dept.)—				
Accident.....	\$ 136,092.00	\$ 136,092.00	\$ 27,644.00	\$ 27,644.00
Health.....	2,288.00	2,288.00	559.00	559.00
Group accident and health.....	265,067.00	265,067.00	269,366.00	269,366.00
Non-cancellable accident and health.....	166.00	166.00		
Auto liability.....	252,951.00	251,888.00	77,652.00	77,652.00
Liability other than auto.....	118,921.00	118,886.00	18,414.00	18,414.00
Workmen's compensation.....	612,819.00	612,373.00	294,356.00	292,412.00
Trinity Universal—				
Fire department.....	4,634.00	5,101.00		
United National Indemnity—				
Auto liability.....	165.00	158.00		
Burglary and theft.....	— 1.00	4.00		
Auto property damage.....	81.00	78.00		
United States Casualty—				
Accident.....	8,325.00	9,662.00	1,852.00	2,608.00
Health.....	349.00	3,658.00		747.00
Auto liability.....	446,886.00	442,545.00	134,608.00	134,608.00
Liability other than auto.....	150,819.00	149,106.00	16,467.00	16,467.00
Workmen's compensation.....	455,770.00	455,680.00	234,011.00	234,011.00
Fidelity.....	98,878.00	48,028.00	31,116.00	25,920.00
Surety.....	140,706.00	103,857.00	10.00	10.00
Glass.....	8,574.00	8,485.00	4,302.00	4,302.00
Burglary and theft.....	25,817.00	25,040.00	8,953.00	8,953.00
Auto property damage.....	222,654.00	220,503.00	106,297.00	106,297.00
Auto collision.....	409.00	404.00		
Pro. dam. and col. other than auto.....	61,808.00	59,490.00	6,882.00	6,882.00
United States Fidelity and Guaranty—				
Accident.....	5,737.00	5,684.00	784.00	857.00
Health.....	368.00	368.00	91.00	91.00
Group accident and health.....	2,156.00	2,156.00	475.00	475.00
Non-cancellable accident and health.....	82.00	82.00		
Auto liability.....	312,780.00	312,780.00	107,302.00	107,302.00
Liability other than auto.....	96,843.00	96,843.00	21,245.00	21,245.00
Workmen's compensation.....	258,714.00	258,581.00	145,853.00	145,068.00
Fidelity.....	83,893.00	71,796.00	23,268.00	21,152.00
Surety.....	59,109.00	59,486.00	— 3,388.00	— 287.00
Glass.....	10,617.00	10,617.00	5,691.00	5,691.00
Burglary and theft.....	33,337.00	33,337.00	12,327.00	12,327.00
Auto property damage.....	178,163.00	178,163.00	79,248.00	79,248.00
Auto collision.....	5,237.00	5,237.00	5,119.00	5,119.00
Pro. dam. and col. other than auto.....	37,761.00	37,761.00	8,767.00	8,767.00
Water damage.....	104.00	104.00		
United States Guarantee—				
Accident.....	1,579.00	1,579.00		
Auto liability.....	15,006.00	15,006.00	1,732.00	1,732.00
Liability other than auto.....	8,682.00	8,682.00	525.00	525.00
Workmen's compensation.....	209.00	209.00	37.00	37.00
Fidelity.....	46,769.00	28,929.00	4,423.00	1,707.00
Surety.....	69,329.00	37,561.00	10,872.00	10,872.00
Glass.....	186.00	186.00	61.00	61.00
Burglary and theft.....	17,639.00	10,138.00	310.00	203.00
Auto property damage.....	7,745.00	7,745.00	3,298.00	3,298.00
Pro. dam. and col. other than auto.....	1,113.00	1,113.00	39.00	30.00
Utica Mutual—				
Accident.....	537.00	537.00		
Auto liability.....	160,029.00	159,130.00	26,603.00	26,603.00
Liability other than auto.....	21,101.00	20,790.00	4,470.00	4,470.00
Workmen's compensation.....	116,677.00	116,303.00	58,750.00	58,750.00
Glass.....	2,961.00	2,932.00	1,871.00	1,871.00
Burglary and theft.....	4,961.00	4,249.00	327.00	279.00
Auto property damage.....	83,377.00	82,891.00	34,698.00	34,698.00
Auto collision.....	10,975.00	10,975.00	3,811.00	3,811.00
Pro. dam. and col. other than auto.....	3,776.00	3,711.00	988.00	988.00
Auto phys. damage.....	1,771.00	1,771.00	67.00	67.00
Virginia Auto Mutual—				
Auto liability.....	92,121.00	64,109.00	52,296.00	51,538.00
Workmen's compensation.....	12,108.00	11,442.00	2,950.00	2,950.00
Auto fire and theft.....	— 7.00	— 7.00		
Medical.....	1,511.00	1,511.00	100.00	100.00
Auto property damage.....	41,323.00	41,088.00	16,131.00	16,097.00
Auto collision.....	— 50.00	— 50.00		

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TABLE No. XVI—Continued

ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES—1948	Direct Writings	Net Premiums	Direct Losses (deducting salvage)	Net Losses Paid
Virginia Surety—				
Auto liability.....	\$ 326,269.00	\$ 209,914.00	\$ 222,175.00	\$ 177,460.00
Auto property damage.....	121,908.00	116,247.00	53,658.00	53,658.00
Western National Indemnity—				
Supplement.....		31,265.00		8,766.00
Yorkshire Indemnity—				
Liability other than auto.....	10.00	10.00		
Surety.....		10,665.00		4,060.00
Zurich General Accident and Liability Ins. Co., Ltd.—				
Accident.....	92.00	92.00		
Health.....	37.00	37.00	158.00	158.00
Group accident and health.....	30,062.00	30,062.00	18,717.00	18,717.00
Auto liability.....	75,775.00	75,775.00	45,335.00	45,335.00
Liability other than auto.....	4,367.00	4,367.00	2,737.00	2,737.00
Workmen's compensation.....	37,953.00	37,953.00	22,399.00	22,399.00
Glass.....	907.00	907.00	342.00	342.00
Burglary and theft.....	5,338.00	5,338.00	985.00	985.00
Auto property damage.....	40,352.00	40,352.00	37,014.00	37,014.00
Auto collision.....	13.00	13.00		
Pro. dam. and col. other than auto.....	— 438.00	— 438.00	653.00	653.00
Totals.....	\$ 40,282,578.00	\$ 40,605,062.00	\$ 15,767,990.00	\$ 15,765,668.00

RECAPITULATION—1948

Accident.....	\$ 2,988,143.00	\$ 2,329,764.00	\$ 1,444,782.00	\$ 1,434,812.00
Health.....	1,603,798.00	2,268,009.00	833,839.00	847,225.00
Group accident and health.....	1,026,430.00	1,023,869.00	775,379.00	775,395.00
Non-cancellable accident and health.....	479,951.00	481,243.00	193,707.00	201,207.00
Auto liability.....	10,165,285.00	9,958,058.00	3,488,009.00	3,393,234.00
Liability other than auto.....	2,005,977.00	2,030,048.00	284,152.00	302,628.00
Workmen's compensation.....	10,345,012.00	10,332,557.00	4,647,831.00	4,640,657.00
Fidelity.....	947,648.00	872,968.00	161,574.00	132,665.00
Surety.....	1,126,715.00	1,048,198.00	114,497.00	91,064.00
Glass.....	192,868.00	192,899.00	89,772.00	89,774.00
Burglary and theft.....	733,417.00	707,477.00	244,000.00	240,534.00
Boiler and machinery.....	809,756.00	806,060.00	219,494.00	202,629.00
Auto property damage.....	5,256,392.00	5,172,957.00	2,348,072.00	2,253,360.00
Auto collision.....	1,649,025.00	1,898,189.00	691,057.00	846,795.00
Pro. dam. and col. other than auto.....	500,913.00	495,199.00	132,288.00	131,583.00
Water damage.....	3,960.00	3,627.00	1,627.00	1,627.00
Credit.....	69,777.00	65,362.00	6,728.00	6,750.00
Fire.....	3,640.00	99,060.00	291.00	39,065.00
Extended coverage.....	1,177.00	196.00	30.00	3.00
Tornado, windstorm, cyclone, hail.....			83.00	5.00
Auto fire.....	50,239.00	31,440.00	6,851.00	5,723.00
Auto theft.....	35,175.00	16,539.00	2,735.00	2,735.00
Auto miscellaneous.....	18,458.00	108,734.00	2,787.00	18,322.00
Auto medical expense.....				
Hospitalization.....	33,841.00	33,841.00	17,321.00	17,321.00
Auto comprehensive.....	156,372.00	174,984.00	50,503.00	51,975.00
Pass. medical payments.....	1,893.00	1,893.00		
Live stock.....	15,076.00	11,062.00	1,006.00	1,006.00
Title.....	18,699.00	177,242.00		1,478.00
Auto phys. damage.....	4,185.00	4,185.00	112.00	112.00
Aircraft property damage.....	7.00	1.00		
Aircraft P. L.....	6.00	1.00		
Motor vehicles and inland marine.....	1,940.00	194,944.00	1,981.00	19,904.00
False arrest.....	8,846.00	6,716.00	200.00	200.00
Fire department.....	4,634.00	5,101.00		
Supplement.....		31,265.00		8,766.00
Aircraft.....	520.00	520.00		
Auto medical payment.....	3,175.00	2,978.00	1,660.00	1,562.00
Auto B. I. Liability.....	3,178.00	1,479.00		
Misc. casualty B. I. liability.....	32.00	16.00		
Medical payment.....	16,400.00	16,363.00	5,622.00	5,622.00
Comprehensive.....	18.00	18.00		
Totals.....	\$ 40,282,578.00	\$ 40,605,062.00	\$ 15,767,990.00	\$ 15,765,668.00

—Minus.

STATISTICAL TABLES
RELATING TO FRATERNAL ORDERS
1948

TABLE No. XVII

Showing Income, Disbursements, Premiums Received, Losses Paid, Admitted Assets and Liabilities for the year 1948.

FRATERNAL ORGANIZATIONS 1948	Total Income	Total Disbursements	Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities
Aid Association of Lutherans	\$ 20,308,392.00	\$ 7,529,743.00	\$ 13,153,832.00	\$ 1,526,871.00	\$ 105,630,625.00	\$ 94,602,158.00
American Woodmen, Supreme Camp	908,987.00	578,760.00	738,076.00	293,604.00	5,822,025.00	4,587,765.00
Firemen's Fraternal Ins. Fund of N. Car.	45,934.00	37,183.00	42,921.00	34,000.00	147,668.00	-----
Independent Order of St. Luke	145,384.00	107,579.00	115,797.00	32,901.00	427,210.00	296,151.00
Jr. O. U. A. Mechanics of the U. S. of America	1,315,480.00	1,057,746.00	848,055.00	678,696.00	8,553,905.00	7,948,382.00
Knights of Columbus	11,424,830.00	7,854,584.00	8,797,440.00	3,705,644.00	70,212,593.00	61,788,552.00
Lutheran Brotherhood	11,075,915.00	4,631,745.00	8,014,787.00	808,188.00	41,480,919.00	37,729,533.00
Macabees, The	15,216,898.00	11,292,781.00	8,879,657.00	4,384,110.00	78,565,113.00	72,147,700.00
Modern Woodmen of America	23,209,959.00	16,592,031.00	16,704,896.00	11,555,186.00	149,592,569.00	16,562,031.00
Mutual Life Insurance Assn.	346,202.00	317,075.00	293,188.00	174,953.00	1,563,406.00	1,302,880.00
National Fraternal Society of the Deaf	297,780.00	190,493.00	183,358.00	106,663.00	3,045,267.00	2,566,841.00
N. C. State Camp, Patriotic Sons of America	41,146.00	47,282.00	37,004.00	43,640.00	147,363.00	-----
Oasis and Omar Temples, Widow's Fund	42,190.00	47,595.00	32,002.00	41,628.00	285,244.00	308,067.00
Order United Commercial Travelers of America	2,655,474.00	2,158,079.00	2,318,872.00	1,250,673.00	5,241,572.00	1,410,750.00
Royal Arcanum, Supreme Council	2,796,133.00	3,252,544.00	1,616,813.00	2,193,867.00	31,111,189.00	23,922,071.00
Royal Clan, Order of Scottish Clan	417,314.00	316,876.00	251,249.00	202,532.00	4,707,846.00	4,364,965.00
Travelers Protective Asso. of America	1,129,770.00	3,068,370.00	1,069,206.00	669,803.00	3,070,638.00	578,437.00
U. O. of Tents, J. R. Giddings and Jolliffe Union	69,067.00	53,524.00	54,348.00	29,639.00	339,886.00	2,575.00
Woman's Benefit Association	5,293,885.00	4,076,792.00	3,225,009.00	2,759,470.00	56,270,732.00	50,010,440.00
Woodmen Circle, Supreme Forest	4,847,266.00	3,617,083.00	3,293,553.00	1,737,692.00	46,013,211.00	37,289,545.00
Woodmen of the World Life Insurance Society	20,326,502.00	17,183,954.00	13,273,390.00	7,864,443.00	163,254,521.00	135,871,040.00
Totals	\$ 121,912,508.00	\$ 83,921,889.00	\$ 82,946,953.00	\$ 40,094,293.00	\$ 775,452,532.00	\$ 553,260,003.00

TABLE No. XVIII—NORTH CAROLINA BUSINESS

Showing Payments Received from Members and Benefits Paid to Members for the year 1948.

FRATERNAL ORGANIZATIONS 1948	Total Payments Received From Members	Benefits Paid to Members during the Year
Aid Associations of Lutherans.....	\$ 24,193.00	\$ 2,000.00
American Woodmen, Supreme Camp.....	3,425.00	1,000.00
Firemen's Fraternal Ins. Fund of N. Car.....	42,921.00	34,000.00
Independent Order of St. Luke.....	4,095.00	1,066.00
Jr. O. U. A. Mechanics of the U. S. of America.....	112,572.00	94,522.00
Knights of Columbus.....	15,063.00	6,000.00
Lutheran Brotherhood.....	25,007.00	
Maccabees, The.....	87,964.00	23,658.00
Modern Woodmen of America.....	207,292.00	87,320.00
Mutual Life Insurance, Asso.....	1,510.00	
National Fraternal Society of the Deaf.....	2,607.00	2,340.00
N. C. State Camp, Patriotic Sons of America.....	37,004.00	43,640.00
Oasis and Omar Temples, Widows' Fund.....		26,828.00
Order United Commercial Travelers of America.....	41,513.00	27,223.00
Royal Arcanum, Supreme Council.....	39,363.00	30,965.00
Royal Clan, Order of Scottish Clan.....		
Travelers Protective Asso. of America.....	71,043.00	48,073.00
U. O. of Tents, J. R. Giddings and Jolliffe Union.....	16,036.00	
Woman's Benefit Association.....	10,500.00	5,889.00
Woodmen Circle, Supreme Forest.....	99,563.00	23,945.00
Woodmen of the World Life Insurance Society.....	973,524.00	336,070.00
Totals.....	\$ 1,815,195.00	\$ 794,537.00

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REPORT
OF THE
COMMISSIONER OF INSURANCE
OF THE
STATE OF NORTH CAROLINA
INCLUDING DEPARTMENTAL RULINGS
FOR THE
BIENNIUM
1950-1951



WALDO C. CHEEK
COMMISSIONER OF INSURANCE

REPORT
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WALDO C. CHEEK
COMMISSIONER OF INSURANCE

REPORT OF COMMISSIONER OF INSURANCE

STATE OF NORTH CAROLINA
INSURANCE DEPARTMENT
JULY 1, 1952

*To His Excellency, W. KERR SCOTT,
Governor of North Carolina*

Sir:

Pursuant to the provisions of Section 58-14 of the General Statutes of North Carolina, I respectfully submit herewith the biennial report of the Commissioner of Insurance for the biennium 1950-1951, together with a summary of official acts.

This report includes information as to companies, associations, fraternal orders, rating bureaus, hospital associations and collection agencies licensed and doing business in North Carolina. Statistical tables disclose the financial conditions and business of such organizations within the State as of December 31 of the years 1950 and 1951. In accordance with the statutes a statement of receipts and disbursements is included.

COMPANY EXAMINATIONS

The statutes require the Commissioner of Insurance to cause to be examined at least once in three years each and every domestic insurance company, association or order doing business in the State. Since many insurers domiciled in North Carolina also transact business in other states, and a great number of companies domiciled in other states are licensed to do business in North Carolina, it has for many years been the practice to conduct official examinations of such insurers in cooperation with the supervisory officials of a representative number of such other states. During the period under survey the Department conducted examinations of domestic companies and participated in examinations of foreign companies which were commenced in the respective calendar years as follows:

1950

Domestic Companies

Life

Durham Life Ins. Co.	Raleigh
Imperial Life Ins. Co.	Asheville
Pyramid Life Ins. Co.	Charlotte
Southern Life Ins. Co.	Greensboro
State Capital Life Ins. Co.	Raleigh

Fire

Atlantic Fire Ins. Co.	Raleigh
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Casualty

Carolina Casualty Ins. Co.	Burlington
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County Farm Mutual Fire

Forsyth-Stokes	Winston-Salem
Mecklenburg	Charlotte
N. C. Grange Mutual	Greensboro
Randolph	Asheboro
Stanly	Albemarle

Foreign Companies

Phoenix Ins. Co. (Phoenix-Conn. Group)	Hartford, Conn.
Great American Indemnity Co.	New York, N. Y.
Life and Casualty Ins. Co.	Nashville, Tenn.
Equitable Fire Ins. Co.	Charleston, S. C.
Reserve Life Ins. Co.	Dallas, Texas
Provident Life & Accident Ins. Co.	Chattanooga, Tenn.

1951

Domestic Companies

Life

North Carolina Mutual Life Ins. Co.	Durham
Home Security Life Ins. Co.	Durham
Independence Mutual Life Ins. Co.	Charlotte
Winston Mutual Life Insurance Co.	Winston-Salem
Occidental Life Ins. Co.	Raleigh
Security Life and Trust Co.	Winston-Salem

Hospital Associations

Hospital Saving Association	Chapel Hill
Hospital Care Association	Durham
State Hospital Association	Tarboro

Fire

Blue Ridge Ins. Co.	Shelby
Hardware Mutual Fire Ins. Co.	Charlotte
Bankers Fire Ins. Co.	Durham
Appalachian Mutual Fire Ins. Co.	Lenoir

Casualty

Southern Fidelity Mutual Ins Co.	Durham
Textile Insurance Co.	High Point

Rating Bureaus

N. C. Auto Rate Administrative Office	Raleigh
Compensation Rating and Inspection Bureau	Raleigh

County Farm Mutual Fire

Cleveland County	Shelby
Forsyth-Stokes County	Winston-Salem
Guilford County	Greensboro
Lincoln County	Lincolnton
Iredell-Alexander-Davie County	Statesville
Catawba-Burke County	Newton
Wake County	Raleigh
Granville County	Oxford
Rockingham County	Reidsville
Edgecombe County	Tarboro
Warren County	Warrenton
Pitt County	Greenville
Vance County	Henderson
Gaston County	Gastonia

Foreign Companies

Protective Life Ins. Co.	Birmingham, Ala.
Implement Dealers Mutual Ins. Co.	Grand Forks, N. D.
Southeastern Fire Ins. Co.	Charlotte, N. C.
Northwestern Mutual Fire Ins. Assn.	Seattle, Washington
Northwest Casualty Company	Seattle, Washington
Bituminous Casualty Company	Rock Island, Illinois
Bituminous Fire and Marine Ins. Co.	Rock Island, Illinois
Liberty Mutual Ins. Co.	Boston, Mass.
Liberty Mutual Fire Ins. Co.	Boston, Mass.
Seaboard Fire and Marine Ins. Co.	New York, N. Y.
Yorkshire Insurance Co.	New York, N. Y.

COMPANY ADMISSIONS AND RETIREMENTS

The following companies were admitted or retired during the years 1950 and 1951 from the State, as indicated,—

COMPANIES ADMITTED IN 1950

Life Companies

Baltimore Life Insurance Co. of Baltimore, Maryland	5- 2-50
Berkshire Life Insurance Co., Pittsfield, Mass.	11- 1-50
Colonial Life & Accident Insurance Co., Columbia, S.C.	5-26-50
Columbus Mutual Life Insurance Co., Columbus, Ohio	2-10-50
Southland Life Insurance Co., Dallas, Texas	9-25-50

Stock Fire Companies

Affiliated F M Ins. Co., Providence, R. I.	5-23-50
American Bankers Ins. Co. of Florida, Miami, Fla.	5-30-50
American Security Ins. Co., Atlanta, Ga.	6-12-50
Centennial Ins. Co., New York City	6-22-50
The Church Fire Ins. Corporation, New York City	8-23-50
Germantown Fire Ins. Co., Philadelphia, Pa.	3-16-50

Mutual Fire Companies

Atlantic Mutual Ins. Co., New York City	6-22-50
Farmers' and Businessmen's Mutual Fire Ins. Co., Washington, D. C.	5-12-50

Reciprocal Exchanges

Belk Stores Insurance Reciprocal, Charlotte, N. C.	12-27-50
Truck Insurance Exchange, Los Angeles, California	8-31-50

Fire Companies "Underwriters Agencies"

Piedmont Underwriters Agency of Standard Ins. Co. of N. Y.	1- 5-50
Southern Underwriters Agency of Aetna Ins. Co., Hartford, Conn.	1- 5-50

Casualty Companies

Citizens Casualty Co. of N. Y., New York City, N. Y.	1- 9-50
Electric Mutual Liability Ins. Co., Lynn, Mass.	6-20-50
Pacific Indemnity Co., Los Angeles, California	8-31-50

Collection Agencies

Business & Professional Men's Adjustment Bureau, Greensboro, N. C.	11-15-50
Creditors Collection Agency, Sanford, N. C.	6- 1-50
General Collection Agency, Rocky Mount, N. C.	5- 8-50

COMPANIES RETIRED IN 1950

Accident & Casualty Ins. Co., New York City, N. Y.	12-31-50
Rhode Island Ins. Co., Providence, R. I.	4- 1-50

COMPANIES ADMITTED IN 1951

Life Companies

The College Life Ins. Co. of America, Indianapolis, Ind.	11-15-51
Federal Life and Casualty Co., Detroit, Michigan	10- 2-51
George Washington Life Ins. Co., Charleston, W. Va.	11- 7-51
Girard Life Ins. Co., Dallas, Texas	12-21-51
National Bankers Life Ins. Co., Dallas, Texas	4-24-51

Stock Fire Insurance Companies

Cavalier Insurance Corp., Baltimore, Maryland	6-18-51
Illinois Fire Insurance Co., Chicago, Ill.	6-18-51
Louisville Fire & Marine Ins. Co., Inc., Louisville, Ky.	4- 4-51
Progressive Fire Ins. Co., Atlanta, Ga.	6-19-51
Transportation Ins. Co., Chicago, Illinois	4- 1-51

Reciprocal Exchange

Canners Exchange Subscribers at Warner-Inter-Ins.	
Bureau, Chicago, Ill.	12-19-51

Casualty Companies

American Title & Ins. Co., Miami, Fla.	8-24-51
Northwest Casualty Co., Seattle, Washington	1- 1-51
Ohio Farmers Indemnity Co., Le Roy, Ohio	8-20-51
Public Service Mutual Ins. Co., New York City	10-19-51
Wolverine Insurance Co., Battle Creek, Michigan	12-31-51

COMPANIES RETIRED IN 1951

British Underwriters Agency of Scottish Union & National Ins. Co., Hartford Conn.	4- 1-51
First National Insurance Co. of America, Seattle, Wash.	3-31-51
Anchor Casualty Company, St. Paul, Minn.	4- 1-51
Appalachian Mutual Fire Ins. Co., Lenoir, N. C.	8-24-51

MERGED INSURANCE COMPANIES FORMERLY LICENSED IN NORTH CAROLINA

Domestic and foreign insurance companies formerly licensed in North Carolina and which were merged and/or consolidated with certain other insurance companies as hereinbelow designated, during the period January 1, 1950, and ending December 31, 1951, as follows:

EFFECTIVE DATE OF MERGER 1-1-50 THROUGH 12-31-50	NAME OF MERGED COMPANY	NAME OF SURVIVING COMPANY
7- 1-50	Alliance Ins. Co. of Philadelphia, Phila., Pa.	Insurance Co. of North America, Philadelphia, Pa.
5- 1-50	Anchor Ins. Co., Providence, R. I.	Providence-Washington Ins. Co., Providence, R. I.
3-31-50	Central Union Ins. Co. Flemington, N. J.	American Union Ins. Co. of New York, New York City, N. Y.
10- 2-50	Continental Life of D. C. Ins. Co., Washington. D.C.	Southland Life Ins. Co. Dallas, Texas
6-30-50	Eagle Indemnity Co., New York City, N. Y.	Royal Indemnity Co., New York City, N. Y.
7- 1-50	East & West Ins. Co., New Haven, Conn.	The Connecticut Indemnity Co., New Haven, Conn.
1- 1-50	Lumbermen's Ins. Co., Philadelphia, Pa.	Fire Association of Phila., Philadelphia, Pa.
4-14-50	Manufacturers Fire Ins. Co., Philadelphia, Pa.	Manufacturers Casualty Ins. Co., Philadelphia, Pa.
1- 1-50	Philadelphia National Ins. Co., Philadelphia, Pa.	Fire Asso. of Philadelphia, Philadelphia, Pa.
1- 6-50	Piedmont Fire Ins. Co., Charlotte, N. C.	Standard Ins. Co. of New York, New York City, N. Y.
1- 1-50	Reliance Ins. Co. of Philadelphia, Pa.	Fire Asso. of Philadelphia, Philadelphia, Pa.
12-31-50	Sentinel Fire Ins. Co. Springfield, Mass.	New England Ins. Co., Springfield, Mass.
1- 1-51 through 12-31-51		
5-31-51	Allemannia Fire Ins. Co. Pittsburgh, Pa.	U. S. Fire Ins. Co., New York City, N. Y.
12-31-51	Iowa Mutual Casualty Ins. Co., De Witt, Iowa	Iowa Mutual Ins. Co., De Witt, Iowa
7-31-51	New York Casualty Co. New York City, N. Y.	American Surety Co., of N. Y., New York City, N. Y.

LICENSING OF AGENTS

Under the Statutes all agents for insurance companies are required to be licensed before being authorized to do business for any company. Prior to January 1, 1948, all persons who were not licensed as insurance agents on April 1, 1931, or who had not since that date been licensed, were required to successfully pass an examination to determine their knowledge of the business proposed to be done. Since January 1, 1948, by virtue of an amendment to the Statutes, all persons who have not been licensed as insurance agents during the three years next preceding date of application are required to successfully pass an appropriate examination to determine their knowledge of the business proposed to be done. There follows a report covering the examination of agents during the license years 1950-1951 and 1951-1952:

REPORT ON AGENTS' EXAMINATIONS GIVEN

License Years—April 1, 1950, March 31, 1951—51-52

	<i>Life</i>	<i>Fire</i>	<i>Cas.</i>	<i>A&H</i>	<i>Auto</i>	<i>Hospital</i>	<i>Adjuster</i>	<i>Hail Adj.</i>
1950-51	1933	458	380	357	54	283	126	21
1951-52	1754	475	429	417	232	447	135	24

Agents' Licenses Issued:

April 1, 1950-March 31, 1951	-----45,964
April 1, 1951-March 31, 1952	-----47,515

Field representatives of the department make detailed investigations of reported violations of the insurance statutes by agents. Criminal violations are reported to the prosecuting attorneys of the courts having jurisdiction. Other cases require hearings in the Insurance Department to determine if the agent's license is to be canceled. The following is a report of investigations made during the calendar years 1950 and 1951:

Record of Field Investigations in License and Investigation Division
(Embezzlement and Miscellaneous)

	<i>Cases Received</i>	<i>Agents short but paid</i>	<i>Licenses Tagged No criminal charge</i>	<i>Cases Inv. Mis.</i>	<i>Warrants Issued Guilty</i>	<i>Warrants Issued Not Guilty</i>	<i>Pending Trial</i>	<i>Pending Inv.</i>	<i>Total Inv.</i>
1950	222	45	45	87	14		14	48	157
1951	145	53	53	81	13		33	43	152

STATE PROPERTY FIRE INSURANCE FUND

On March 21, 1945, an act creating the State Property Fire Insurance Fund became effective, and since that time no insurance has been renewed or placed with insurance companies to cover state-owned buildings and contents. On March 21, 1948, all of the policies covering state-owned properties expired, thereby making the State fully selfinsured.

State Property Fire Insurance Fund losses have occurred since June 30, 1950, at state institutions and departments at the time, place and in the amounts indicated:

Date	Institution	Location	Fire or Lighting	Amt. of Damage	Paid by S.P.F.I.F.
*3-49	Cons. & Develop.	Pettigrew State Park			\$12,000.00
*4-30-50	Buildings & Grounds	Raleigh	Fire	\$50.00	50.00
*5-3-50	Div. of Pur. & Contr.	Raleigh	Fire	609.39	609.39
*6-14-50	State Hwy. & PWC	Caledonia	Fire	30,822.25	30,822.25
6-22-50	N. C. State College	Raleigh	Fire	149.06	149.06
7-6-50	Morrison Training School	Hoffman	Fire	57,765.22	57,765.22
7-10-50	State Highway & PWC	Raleigh	Fire	1,000.00	1,000.00
7-11-50	School for B. & D.(W)	Raleigh	Fire		
8-20-50	Tobacco Exp. Farm	Oxford	Fire	4,500.00	4,500.00
10-3-50	State Hwy. & PWC	Raleigh	Fire	85.66	85.66
10-17-50	State Hospital at Butner	Butner	Fire		
10-18-50	Caswell Training School	Kinston	Fire	15,445.37	15,445.37
12-5-50	State Hwy. & PWC	Camp 401	Fire	750.00	750.00
1-18-51	U. N. C.	Chapel Hill	Fire	125.00	125.00
1-22-51	N. C. State	Raleigh	Fire	677.40	677.40
1-28-51	U. N. C.	Chapel Hill	Fire	139.85	139.85
1-29-51	U. N. C.	Chapel Hill	Fire	25.00	25.00
2-16-51	A. & T. College	Greensboro	Fire	3,702.66	3,702.66
3-6-51	W. C. U. N. C.	Greensboro	Fire		
3-8-51	Tobacco Exp. Farm	Oxford	Fire	293.41	293.41
3-9-51	Coastal Plain Exp. Farm	Willard	Fire	48.33	48.33
4-9-51	Dept. of Pub. Instr.	Burnsville	Fire	14,286.00	14,286.00
5-16-51	Department of C. & D.	Morrow Mtn.	Fire	8,050.00	8,050.00
7-26-51	State Hospital at Raleigh	Raleigh	Fire	293.00	293.00
8-23-51	U. N. C.	Chapel Hill	Fire	278.60	278.60
9-15-51	Buildings & Grounds	Raleigh	Fire	352.80	352.80
12-17-51	State Highway & PWC	Raleigh	Fire	22,707.00	22,707.00
1-5-52	N. C. State College	Raleigh	Fire	130.00	
2-12-52	Tobacco Exp. Farm	Oxford	Fire	1,346.99	
3-3-52	N. C. Sanatorium	McCain	Fire	25.00	
4-22-52	A. & T. College	Greensboro	Fire	19,586.03	
5-5-52	U. N. C.	Chapel Hill	Fire	350.00	
5-12-52	Exp. Farm (Sandhills)	Jackson Sprgs.	Lght.		
5-24-52	State Hospital at Raleigh	Raleigh	Fire	100.00	
6-11-52	N. C. Ports Authority	Wilmington	Fire	25,438.96	

* Reported for biennium 48-49

In accordance with the Statutes the above losses were investigated and the amount of loss and damage certified to the Council of State and you for authorization of payment.

In connection with the above work and the revaluation of all State property and the inspection of fire hazards to determine the safety of the inmates and property in case of fire, a total of 2187 State buildings have been inspected.

The 1951 Legislature authorized the Commissioner of Insurance to purchase from insurers admitted to do business in North Carolina such insurance or re-insurance as may be necessary to protect the state property fire insurance fund against loss on any one building and contents in excess of not less than \$50,000. It was therefore necessary to prepare immediately a schedule listing all state owned property where the value of the building and contents was in excess of \$50,000. As of June 1, 1951, the value of all the property included on this schedule was \$148,486,667.

As of that date the fire insurance rates for state owned property were not available and a judgement rate had to be used as a basis for determining the cost of this protection. However, the North Carolina Fire Insurance Rating Bureau was instructed to rate all state owned property and by June, 1953, all such property will have been rated.

POLICYHOLDERS

The Department maintains at all times a division to handle any matters which may be brought to its attention by policyholders who seek assistance in their relationships with insurance companies and agents. Due to increase in the volume of correspondence of this type, it was necessary to reorganize this division. All such matters are now processed by the Insurance Company Operations Supervisor.

2000
6000

FIRE PREVENTION

The Fire Prevention Division of the Department has throughout the period under survey made inspections of various schools, hospitals, hotels, theatres, and other properties to determine the safety of occupants in case of fire, and safety and adequacy of electrical installations. Many sets of blue prints and specifications of proposed buildings and alterations to existing buildings have been examined to determine compliance with the State Building Code. This work has greatly increased due to the expanded building program of schools and other public buildings throughout the State. Representatives of this division work in close co-operation with local authorities in the enforcement of building and electrical codes.

An integral part of this division's work is the teaching of fire prevention. Training schools are conducted for electrical inspectors and fire department personnel. Representatives of the Insurance Department conduct training courses for firemen in the cities and towns of the State, annually the North Carolina Fire College and Drill School.

During August 1949, two additional Engineers were employed for the purpose of aiding in inspections and recommendations to enforce the provisions of the 1947 Hotel Law, assisting in the examination of blue prints and specifications of proposed buildings and making other inspections to insure compliance with the North Carolina Building Code.

In 1950 and 1951, Fire Prevention Month activities were extended, as far as practicable, to rural areas with satisfactory results.

This Department cooperates in the advancement and promotion of Rural Fire Protection.

INVESTIGATION OF SUSPICIOUS FRES

For the calendar years 1950 and 1951 fire investigations including all property and automobiles were made as follows:

Cases Received		Inv. No. Charge	Warrants Issued Guilty	Warrants Issued Not Guilty	Pending Inv.	Pending Trial	Total Cases Inv.
1950	147	122	19	3	17	17	162
1951	145	121	19	6	15	11	160

ACTIVITIES OF THE RATING DIVISION

Article 13, Chapter 58-125 through 58-131.9 provides for the prior approval and regulation of rates, rules and forms for fire and allied lines and automobile physical damage insurance by the Commissioner of Insurance with the administration of such by the North Carolina Fire Insurance Rating Bureau. Article 13-A, Chapter 58-131.10 through 58-131.25 provides for the prior approval and regulation of all liability insurance (except automobile) and for the licensing of rating bureaus. Article 13-B, Chapter 58-131.26 through 58-131.33 provides for the regulation of miscellaneous insurance and for the licensing of rating bureaus. Chapter 58-246 through 58-248.6 of the North Carolina Insurance Laws provides for the prior approval and regulation of automobile liability insurance rules and rates by the Commissioner of Insurance and the administration of such rules and rates by the North Carolina Automobile Rate Administrative Office. Chapter 97-102 through 97-104.6 provides for the prior approval and regulation of workmen's compensation insurance rules and rates by the Commissioner of Insurance and the administration of such rules and rates by the Compensation Rating and Inspection Bureau of North Carolina.

PUBLIC HEARINGS

The 1949 General Assembly amended Section 58-27.1 Article 2 Chapter 58 of the General Statutes of North Carolina authorizing the Insurance Advisory Board to promulgate rules and regulations to provide for the holding of public hearings before the Commissioner of Insurance on proposals to revise insurance rates in all cases where substantial rights of the public are involved, but without undue delay on minor rate adjustments or classification changes. In accordance with those rules, public hearings were held in 1950 and in 1951 to consider many varied insurance problems.

REVIEW OF RATE AND RULE CHANGES FROM JANUARY 1, 1950, THROUGH DECEMBER 31, 1951. CASUALTY

A. Automobile Liability

Effective January 1, 1950, the National Association of Independent Insurers' Automobile Bodily Injury and Property Damage Liability Statistical Plan was approved, and the National Association of Independent Insurers designated statistical agent for such of its members and subscribers who chose to report their statistics for Automobile Bodily Injury and Property Damage Insurance to that organization.

Effective January 23, 1950, revised Automobile Casualty Manual Rules and supplementary rating procedures were approved, including a revision in automobile bodily injury and property damage deductible tables.

Effective May 1, 1950, a premium discount and revised retrospective rating program for automobile liability insurance was approved.

Effective May 22, 1950, new private passenger automobile classifications and rates were approved, the effect being to reduce the rate level by approximately 3.3% for Bodily Injury and Property Damage combined. This revision set up new class definitions which, for simplification, were designated Classes 1, 2, and 3, these to replace the old Classes A1, A2, A3, and B. The mileage qualification, which had been used with Class A1 and had proved unsatisfactory (being subject to abuse) was eliminated from the manual.

Effective August 28, 1950, the following changes in the Automobile Casualty Manual were approved:

1. Higher limits for Automobile medical payments insurance with respect to private automobiles, Class 6 automobiles and certain farmer's trucks.
2. Complete revision of the Named Operator Policy rule with title of the rule changed to "Name Non-Owner Policy" and with coverages afforded to the named insured and spouse. Inclusion of the spouse as an insured (without additional charge) constituted a broadening of coverage under the policy.
3. Commercial Class 6 automobile rates were made available to specified commercial classifications such as cabinet makers, carpenters, plumbers, etc., if load capacity of their automobile is 1500 pounds or less.

4. Slight increases in Excess Limits rates for certain hazardous risks, such as vehicles used to transport anhydrous ammonia, explosives, etc.

Effective January 1, 1951, a revision in the eligibility requirements of the North Carolina Automobile Liability Experience Rating Plan was approved.

Effective February 19, 1951, a revision in the Private Passenger Automobile Classification Rule—Farm Risks, was approved, resulting in a reduction in rate of 15% applicable to farm automobiles as defined, written at either Class 1 or Class 2 rates. Reduced also were Bodily Injury and Property Damage rates for Hired automobiles, such reductions ranging from 33⅓% to 50%, depending upon classification. Also included was a broadening of coverage under Garage Liability policies and the establishment of a mileage basis for determining the premium for U-Drive, Yourself, and Driverless Car risks.

Effective April 25, 1951, the National Defense Projects Rating Plan for automobile Bodily Injury and Property Damage liability was approved.

Effective December 4, 1951, a statistical reporting program for 1952 involving automobile Bodily Injury and Property Damage Insurance was approved.

Effective December 17, 1951, a revision of private passenger and commercial automobile Bodily Injury and Property Damage insurance rates was approved. This revision represented increases of \$1.00 or \$2.00 per private passenger automobile for Bodily Injury, and from \$3.00 to \$5.00 per private passenger automobile for Property Damage, depending upon use of automobile and age of driver; increases of \$1.00 or \$2.00 per commercial automobile for Bodily Injury and from \$4.00 to \$30.00 per commercial automobile for Property Damage, depending upon type and use. This increase in automobile Bodily Injury and Property Damage rates represented the first increase in this line of insurance since November 22, 1948.

The major factors entering into these rate increases were the continued unfavorable loss experience, the high cost of settling property damage claims, the much higher amounts involved in settling bodily injury claims and the awarding of more liberal verdicts in the case of claims settled in the courts.

Assigned Risk Plan

Effective March 8, 1951, amendments mostly editorial, to the North Carolina Assigned Risk Plan were approved.

Workmen's Compensation

Effective September 1, 1950, a revision of the Retrospective

Rating Plans for Workmen's Compensation insurance was approved.

Effective November 1, 1950, revised Workmen's Compensation rates were approved, the overall effect increasing the rate level by .007%,

Effective December 1, 1950, a number of manual classifications for Workmen's Compensation were revised.

Effective December 31, 1950, changes in the Workmen's Compensation Manual were approved.

Effective February 12, 1951, an amendment to the rate making and the experience rating plan procedures with respect to Atomic Energy Commission Projects was approved.

Effective February 12, 1951, a complete set of Retrospective Rating Plan D Rules designed to affect a separation of this plan from Retrospective Rating Plans A, B, and C, was approved.

Effective April 13, 1951, the National Defense Projects Rating Plan for Workmen's Compensation was approved.

Effective July 1, 1951, an increase of 8.9% in Workmen's Compensation rates necessitated by certain amendments to the Workmen's Compensation Act by the 1951 session of the General Assembly, was approved. These amendments increased the maximum weekly compensation payable to injured employees from \$24.00 to \$30.00 per week, and increased the maximum total compensation or death benefits from \$6,000.00 to \$8,000.00.

Effective October 1, 1951, a revision in the experience rating plan for Workmen's Compensation Insurance was approved.

Effective November 1, 1951, revised Workmen's Compensation rates were approved, following a public hearing held in the Department on September 21, 1951. This revision resulted in an average overall increase of 5.8% in the rate level, necessitated by a substantial increase in the number of claims and increased medical costs. A proposal to add 1.0% to the expense portion of the premium dollar and a reduction in the permissible loss ratio percentage in the same amount was disapproved. This proposal, had it been approved, would have resulted in an increase in rate level of 7.6% instead of 5.8% which was the amount of increase indicated by actual underwriting experience.

AVIATION

The bulk of aviation insurance continues to be written by two groups or syndicates of companies operating as Associated Aviation Underwriters and United States Aviation Insurance Group. The Aviation Insurance Rating Bureau was organized and began functioning in North Carolina in April, 1949. Various rates and rating plans filed by this Bureau were approved at that time.

A few independent insurance companies writing aviation insurance have filed minor rate changes at infrequent intervals.

BOILER AND MACHINERY

Effective January 1, 1950, a revision in the Boiler and Machinery manual rules section was approved.

Effective October 1, 1951, a revised Boiler and Machinery Manual, with supplementary filings was approved. This involved no rate changes.

BURGLARY, THEFT AND ROBBERY

Effective October 30, 1950, a revision in Burglary Insurance Manual Rules and Rates was approved. This revision represented a reduction in rates estimated to save North Carolina policy holders over \$50,000 annually.

Effective July 2, 1951, a new standard provisions Householders' Limited Theft Policy, Householders' Limited Theft Endorsement and Valuable Papers, Records and Accounts Receivable Policy, accompanied by a revision of the Burglary Insurance Manual and endorsement supplement, were approved.

Effective August 13, 1951, a revision of Rule 30—Residence Section—Burglary Insurance Manual was approved, the effect of which was to permit fire insurance companies to endorse the Householders' Limited Theft coverage on dwelling fire contents policies.

FIDELITY AND SURETY

Effective January 30, 1950, an overall reduction of 20% in rates for Gasoline Tax Bonds in North Carolina was approved.

Effective March 27, 1950, a revision in Blanket Bonds—Financial Institutions, was approved. Also approved was a program for writing Public Employees Blanket Bonds either on a departmental basis or under a single bond available to all counties, cities and subordinate political sub-divisions.

Effective May 22, 1950, a revised federal rate schedule covering Immigrants' Bonds was approved.

Effective June 19, 1950, a revised License and Permit section of the Fidelity and Surety Manual was approved.

Effective July 24, 1950, a revision of the Judicial section of the manual was approved.

Effective November 20, 1950, revised Fidelity and Public Official sections of the manual were approved.

Effective January 1, 1951, certain changes in the Uniform Fidelity, Surety and Forgery Statistical Plan were approved.

Effective April 16, 1951, a broadening of coverage under Public Employees Blanket Bonds without any increase in rates was approved.

Effective June 11, 1951, the Miscellaneous section and the License and Permit sections of the Fidelity, Surety and Forgery Manual were revised and brought up to date.

Effective October 8, 1951, classification codes for the Life Insurance Companies Blanket Bond, Standard Form No. 25-L, were approved.

GENERAL LIABILITY

Effective April 17, 1950, a revision in the rules and rates of certain sections of the General Liability Manual was approved, reducing rates for these lines by an average of 16.0% overall for Bodily Injury and Property Damage combined.

Effective June 5, 1950, a filing involving a broadening of coverages without additional premium under Comprehensive Personal Liability and Farmers Comprehensive Personal Liability insurance policies was approved.

Effective October 16, 1950, a revision of Product Liability rates and a number of amendments of classification and underwriting rules for the various General Liability insurance lines were approved. This represented a reduction in Product Liability rates of 30.1% for Bodily Injury and 10.5% for Property Damage liability, resulting in savings to North Carolina Policyholders of approximately \$77,000 annually.

Effective January 8, 1951, a revision in Elevator Liability insurance rates amounting to an average increase of 8.5% for Bodily Injury and a reduction of 25% for Property Damages Liability and Collision was approved. The increase in Bodily Injury rates was due to increased inspection costs which amounted to considerably more than 8.5%.

Effective April 11, 1951, the National Defense Projects Rating Plan for General Liability lines was approved.

Effective May 14, 1951, a revision of the Owners', Landlords' and Tenants' section of the Liability Manual was approved. This revision did not involve any rate increases.

Effective July 16, 1951, an increase in Bodily Injury rates amounting to 24.3% for a number of Owners', Landlords' and Tenants' classifications of General Liability insurance was approved. This increase in rates reflected the effect of inflation in increasing substantially the losses resulting from liability insurance claims, both with respect to frequency and amount, including unusually large court verdicts in favor of claimants.

GLASS

Effective June 5, 1950, revisions in the Comprehensive Glass policy and endorsements were approved. Included also were changes in the North Carolina Glass Experience Rating Plan.

Effective December 18, 1950, a revision of the Glass Manual was approved. This involved no substantive change in rates but did involve changes in manual rules and some classifications.

Effective August 1, 1951, a rule for the rating of extended coverage—Glass Insurance, was approved.

PROFESSIONAL OR MALPRACTICE LIABILITY

Effective December 17, 1951, a new underwriting program for Druggists' Liability Insurance was approved.

RESIDENCE WATER DAMAGE

Rules and rates for Residence Water Damage Insurance continued to be filed by the National Bureau of Casualty Underwriters and the Mutual Insurance Rating Bureau. However, no appreciable change has been made in this line during the past two years.

CREDIT

Credit Insurance is now written in North Carolina by three companies, the American Credit Indemnity Company, the London Guarantee and Accident Insurance Company and the Phoenix Indemnity Company. Rate schedules filed by these companies are substantially the same, and there has been no major revisions. The American Credit Indemnity Company is now acting as statistical agent for all three companies and collects and compiles all available experience data, which is then filed with the Department.

TITLE

Title Insurance is presently written by only four companies in North Carolina; the Lawyers Title Insurance Corporation of Richmond, Va., the Commercial Standard Insurance Company of Fort Worth, Texas, the American Title and Insurance Company of Miami, Florida, and the Title Guarantee Company of Baltimore, Maryland. There has been no appreciable change in the rate schedules of these companies during the past two years. A number of revised policy and endorsement forms have, however, been filed and approved.

RATES

Over the past two years, the Insurance Department has reviewed, in accordance with law, 789 rate filings made by casualty rating bureaus, on behalf of their member and subscriber com-

panies, and by independent companies. Approximately 10% of these rate filings have been found not in accordance with law and have been disapproved. A number of rate filings have been of major importance, requiring some 10 public hearings. As provided for by law.

POLICY AND ENDORSEMENT FORMS

The number of policy and endorsement forms filed with the Insurance Department during the past two years run into the thousands. These have been reviewed in accordance with law. It is estimated that approximately 90% of such filings fulfill the requirements of the law and have been approved, whereas approximately 10% are not in accordance with law and have been disapproved.

FIRE AND ALLIED LINES

Public hearings were held January 4, July 11, and September 8, 1950, on the appeal of interested companies in the matter of the Multiple Location Reporting, Floater and Automatic Pick-up Coverage, Forms 1 and 5. It was the order of the Commissioner that the hearing remain open subject to further orders of the Commissioner.

On March 1, 2 and 3, 1950, a public hearing was held to determine the legality of the use of the Installment Premium Payment Endorsement. In accordance with Sections 58-131.2 and 58-131.5 of the General Statutes, and the opinion rendered November 16, 1946 by the Attorney General, the North Carolina Fire Insurance Rating Bureau was ordered to revise Form 665 to conform to these procedures and to indicate more specifically the method of cancellation in case of default of installment payments. After another filing by the North Carolina Fire Insurance Rating Bureau on June 5, 1950, a hearing was held July 19, 1950, when the revised portions dealing with Default of Payment and Amount of Insurance were approved. All other matters in the filing were disapproved.

Approval, after a hearing, was granted to the Aetna Insurance Company on June 2, 1950, to use the Automobile Manufacturer's Output Policy and Rating Plan filed by that company.

Effective September 1, 1950, a reduction in Extended Coverage rates ranging from 10% to 30%, and representing a total savings to North Carolina policyholders of approximately \$779,467.00, was approved.

As a result of a hearing held January 30, 1951, a revision in fire rates resulting in a saving of approximately \$322,000.00, was approved, effective April 15, 1951. Also, the reference to farm dwellings as such was discontinued and the rates applicable to suburban dwellings approved for use for "farm dwellings."

On May 16, 1951, a hearing was held on the special schedules

filed by companies operating under the Pools and Groups Section 58-131.4.

Subsequent to a hearing held September 18, 1951, the Multiple Peril Rating Bureau was issued a license for the rating of Manufacturer's Output Policies in North Carolina.

AUTOMOBILE PHYSICAL DAMAGE

After a hearing on the filing of the North Carolina Fire Insurance Rating Bureau, a reduction in automobile physical damage rates of approximately 8.2% overall, or a saving of some \$2,005,800 to policyholders in North Carolina, was approved and became effective December 1, 1950.

A hearing was held October 2, 1951, in the matter of Single Interest-Fire and Theft, and Single Interest—Collision, Conversion, Embezzlement or Secretion. This matter was continued until further order of the Commissioner.

HAIL INSURANCE

A public hearing was held February 24, 1950, on the filing by the North Carolina Fire Insurance Rating Bureau, resulting in a reduction of hail insurance rates for 38 counties and an increase for 5 counties. The minimum rate was also reduced from \$3.50 to \$3.00, and applied to 25 of the counties receiving a rate reduction. An annual overall saving of \$157,000 is expected for North Carolina tobacco growers.

The filing of the North Carolina Fire Insurance Rating Bureau changes in hail insurance rates was approved January 22, 1951. These changes resulted in an increase in tobacco rates in 13 counties and a decrease in 18 counties. Hail rates for cotton were decreased in all but two counties. Based on 1950 premiums written, these changes are expected to increase the cost of this type of insurance approximately \$40,000.00.

Review was made of numerous forms and rates filed by various companies and Bureaus not requiring hearings. Some were approved and some disapproved.

To the press, which has given so generously of its editorial and news space for the Department's fire prevention program; to the firemen of the State, both paid and volunteer, who have labored incessantly to increase the efficiency of their departments; to the law enforcement officers, and to my own loyal and efficient staff, I express my gratitude and appreciation.

Respectfully submitted,
WALDO C. CHEEK
Commissioner of Insurance

August 14, 1950

Ruling B-31

In the event of the appointment of a receiver for any insurance company licensed to do business in North Carolina, or where an insurance company licensed in this State shall become insolvent or bankrupt or shall make assignment for the benefit of its creditors, policies issued to replace the policies of such company may be written on pro rata basis to the expiration date of the replaced policy. Claims for reimbursement by agents who issue replacement policies shall be evidenced by a notarized assignment of the return premium executed by the assured to whom a paid-up replacement has been delivered.

WALDO C. CHEEK

Commissioner of Insurance

Filed with Secretary of State
this 14th day of August, 1950.

**STATE OF NORTH CAROLINA
INSURANCE DEPARTMENT
RALEIGH**

August 25, 1950

Ruling B-32

Effective on and after September 1, 1950, the privilege of temporary license is rescinded except under the following conditions:

- A. To any agent appointed by an insurer issuing policies on the industrial plan, if such agent actually collects and services on industrial debit.
- B. To the personal representative of a deceased license agent, general agent or broker, or to his surviving spouse or to some other proper person in case the personal representative or surviving spouse does not apply or is not qualified therefor;
- C. To an employee, legal guardian or spouse of a licensed agent, general agent or broker becoming disabled because of sickness, insanity or injury, or to some other proper person.
- D. To an employee, wife or proper person designated by a licensed agent who is called into the Armed Services.
- E. Temporary licenses will not be effective more than 90 days and shall automatically terminate for failure to take or pass the examination required in Section 58-41.1.

Temporary license will be issued only to the above classes of applicants.

WALDO C. CHEEK
Commissioner of Insurance

Filed with the Secretary of State
this 25th day of August, 1950

February 12, 1951

RULING B-33

**TO ALL LICENSED FIRE AND CASUALTY INSURANCE
COMPANIES**

Re: Firemen's Relief Fund Tax

Article 1 of Chapter 118 of the General Statutes of North Carolina makes provision for the payment of a "Firemen's Relief Fund Tax" of one-half of one percent by fire insurance companies, corporations and associations.

The references therein contained are interpreted to impose such tax on fire, lightning and automobile fire and lightning premiums and must be paid by any company writing such lines whether such companies are fire or casualty companies.

Ruling A-31, dated February 8, 1929, relating to the Firemen's Relief Fund Tax on automobile coverage is hereby rescinded.

WALDO C. CHEEK

Commissioner of Insurance

Filed with the
Office of Secretary of State
February 12, 1951

February 19, 1951

Ruling B-34

**TO ALL COMPANIES WRITING AUTOMOBILE BODILY
INJURY AND PROPERTY DAMAGE INSURANCE IN
NORTH CAROLINA**

Ruling A-101 of this Department, dated September 29, 1938, the last paragraph thereof, requires that an endorsement dealing with the ownership of the cars or units under a fleet policy be signed by the insured and the company's agent and attached to all fleet policy contracts. This endorsement, in effect, certifies that all of the automobiles insured under the policy at fleet rates are under a common ownership and management.

Inasmuch as the same purpose is accomplished under Manual rules and rating plans now in effect in North Carolina, the use of this special North Carolina endorsement, signed by the insured and the company's agent, is no longer required. All Manual rules and the rules of approved rating plans remain in full force and effect, and no deviation therefrom is permissible. The effect of this amended ruling is simply that it is no longer necessary to attach the special signed endorsement. The inclusion of individually owned cars in fleet policies at other than manual rates, or any other car that does not qualify for fleet rating at other than manual rates, is prohibited.

WALDO C. CHEEK

Commissioner of Insurance

Filed with the Secretary of State
this 19th day of February, 1951.

**RULING: USE OF AGENTS' STUDY COURSE BOOKS
ISSUED BY DEPARTMENT OF INSURANCE**

Since the North Carolina Department of Insurance will shortly have available for companies and agents study course books, and because of the fact that the use of these books must be restricted solely to the purpose for which they are intended, and further, to protect the material contained in the books, it is hereby ordered and directed that no material be copied, added to or removed from the books, and no changes made in the books without the knowledge and authority of the Commissioner of Insurance of the State of North Carolina.

It will be considered a violation of this ruling for any company or agent to use this book in any manner in connection with the sale of any insurance policy. Violations of this ruling will subject any company or agent to the penalties as prescribed by the Insurance Laws of the State of North Carolina, and all companies, agents and persons will be expected to report at once any violation of this ruling to the Department of Insurance.

This ruling shall be effective on and after May 1, 1951.

WALDO C. CHEEK
Commissioner of Insurance

Filed with the Office of
Secretary of State
April 10, 1951

August 21, 1951
RULING B-36

TO: All Companies Licensed to Write Workmen's Compensation Insurance in North Carolina.

Ruling A-48, dated March 23, 1932, quoted below, is hereby withdrawn, effective September 1, 1951.

"At the time of the organization of the Compensation Rating and Inspection Bureau of North Carolina a resolution was adopted by the Governing Committee which was in effect that all statistical reports now required by the Industrial Commission be made to the North Carolina Bureau on and after June 1, 1931. The reports referred to in the resolution are the individual risk experience cards under the North Carolina Unit Statistical Plan from which is taken the necessary information for the development of North Carolina pure premiums and are filed in lieu of Schedule Z. These cards are now being filed by all member companies and the Bureau is engaged in the tabulation of the experience therefrom; however, it has been recognized that it is essential that the loss data appearing on these cards be checked with the North Carolina Industrial Commission's claim records for the purpose of determining (a) that all accidents reported by the carriers have been reported to the Industrial Commission—(b) that all accidents reported to the Industrial Commission are reported by the carriers—(c) that the amount of final award on closed cases is in agreement on the two reportings.

"To facilitate the check which the Bureau is going to make, it appears essential that the Bureau be furnished with a record of all accidents which are reported to the Industrial Commission and the simplest way of making this information available to the Bureau is for the carriers to file with the Bureau copies of all North Carolina Industrial Commission's forms 27 and 28 (b) as they are filed with the Industrial Commission. The information on closed cases reported on these forms will then be compared by the Bureau with the loss information appearing on the Unit Statistical Plan experience card and any discrepancies which are noted will be referred back to the carrier for correction. It is my understanding that the percentage of errors was relatively high in the data filed with the Industrial Commission during policy year 1929; hence it seems that for the proper determination

of adequate rates this check on the part of the Bureau is necessary.

“Effective immediately therefore you will begin filing copies of all North Carolina Industrial Commission’s forms 27 and 28(b) with the Bureau that are filed with the Industrial Commission.”

It has been determined that this procedure serves no useful purpose at the present time.

Yours very truly,
WALDO C. CHEEK
Commissioner of Insurance

Filed with the Office of
Secretary of State

STATEMENT OF REVENUE COLLECTIONS

Fiscal year ending June 30, 1951

GENERAL FUND REVENUE:

Premium Taxes -----	\$5,479,821.71	
Company Licenses -----	166,851.51	
Agents Licenses -----	136,460.50	
Agents Examination Fees -----	27,100.00	
Brokers Licenses -----	8,161.00	
Lightning Rod Licenses -----	50.00	
Building & Loan Taxes -----	401,337.49	
Miscellaneous Fees -----	16,710.62	\$6,236,492.83

SPECIAL FUNDS:

Publication -----	4,491.00	
Firemen's Relief Fund -----	120,747.83	
Workmen's Compensation (Stock) -----	5,275.00	
Workmen's Compensation (Mutual) -----	4,400.00	134,913.83

DEPARTMENTAL RECEIPTS:

Building & Loan Examination -----	14,620.50	
Building & Loan Licenses -----	3,675.00	
Insurance Company Examinations -----	19,428.00	
Employees Bond Premium -----	9,464.56	
Questions & Answers -----	2,184.75	49,372.81

TOTAL COLLECTIONS

6,420,779.47

Fiscal year ending June 30th, 1952

GENERAL FUND REVENUES:

Premium Taxes -----	5,982,456.49	
Company Licenses -----	172,214.70	
Agents Licenses -----	141,368.50	
Agents Examinations -----	31,230.00	
Brokers Licenses -----	15,085.00	
Lightning Rod Licenses -----	113.84	
Building & Loan Taxes -----	464,827.83	
Miscellaneous Fees -----	28,503.91	6,835,800.27

SPECIAL FUNDS:

Publication -----	4,536.00	
Firemen's Relief Fund -----	120,106.49	
Workmen's Compensation (Stock) -----	5,275.00	
Workmen's Compensation (Mutual) -----	4,400.00	134,317.49

DEPARTMENTAL RECEIPTS:

Building & Loan Examination Fees -----	15,008.00	
Building & Loan Licenses -----	3,650.00	
Insurance Company Examination -----	24,140.00	
Employees Bond Premium -----	11,210.57	
Questions & Answers -----	1,411.16	55,419.73

TOTAL COLLECTIONS

7,025,537.49

OPERATION EXPENSES OF THE INSURANCE DEPARTMENT

July 1st, 1950 to July 1st, 1951 to
June 30th, 1951 June 30th, 1952

SUMMARY BY PURPOSES:

Administration -----	112,790.96	105,843.97
Fire Prevention -----	36,690.13	37,041.84
Building & Loan -----	33,112.28	35,388.69
Company Examination -----	19,087.84	24,896.00
License of Agents -----	12,115.93	12,446.77
Hotel Fire Protection -----	14,373.96	17,276.19
Public Hearings -----	16,776.18	17,280.70
Employees Bond Premium -----	9,464.56	11,210.57
TOTAL -----	254,411.84	261,384.73

SUMMARY BY OBJECTS:

Salaries & wages -----	198,245.85	207,727.03
Supplies and materials -----	1,793.85	1,237.90
Postage, Tel. & Tel -----	5,025.13	4,971.26
Travel -----	24,772.61	25,354.25
Printing & Binding -----	11,215.34	7,353.20
Repairs -----	121.59	46.00
General Expense -----	837.61	775.47
Insurance & Bonding -----	55.18	65.44
Equipment -----	2,880.12	2,643.61
Employees Bond Premium -----	9,464.56	11,210.57
TOTAL -----	254,411.84	261,384.73

468,477

35,388

433,089

464,823

468,477

REPORT
OF THE
COMMISSIONER OF INSURANCE
OF THE
STATE OF NORTH CAROLINA
INCLUDING DEPARTMENTAL RULINGS
FOR THE
BIENNIUM
1952-1953



CHARLES F. GOLD
COMMISSIONER OF INSURANCE

REPORT OF COMMISSIONER OF INSURANCE

STATE OF NORTH CAROLINA
INSURANCE DEPARTMENT
DECEMBER 1, 1954

*To His Excellency, LUTHER H. HODGES,
Governor of North Carolina*

Sir:

Pursuant to the provisions of Section 58-14 of the General Statutes of North Carolina, I respectfully submit the biennial report of the Commissioner of Insurance for the biennium 1952-1953, together with a summary of official acts.

COMPANY EXAMINATIONS

The statutes require the Commissioner of Insurance to cause to be examined at least once in three years each and every domestic insurance company, association or order doing business in the State. Since many insurers domiciled in North Carolina also transact business in other states, and a great number of companies domiciled in other states are licensed to do business in North Carolina, it has for many years been the practice to conduct official examinations of such insurers in cooperation with the supervisory officials of a representative number of such other states. During the period under survey the Department conducted examinations of domestic companies and participated in examinations of foreign companies which were commenced in the respective calendar years as follows:

1952

Domestic Companies

Life

Pilot Life Ins. Co.	Greensboro
Jefferson Standard Life Ins. Co.	Greensboro
Coastal Plain Life Ins. Co.	Rocky Mount
Charlotte Liberty Mutual Ins. Co.	Charlotte

Fire

Southern Fire Ins. Co.	Durham
Twin States Ins. Co.	Charlotte

Reciprocal

Belk Stores Ins. Reciprocal	Charlotte
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Fraternal

Patriotic Order, Sons of America	Lexington
Firemen's Fraternal Insurance Fund	Concord

Rating Bureaus

N. C. Fire Insurance Rating Bureau	Raleigh
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County Farm Mutual Fire

All 32 branches and associations

Foreign Companies

Maryland Life Ins. Co.	Baltimore, Md.
Utica Mutual Ins. Co.	Utica, N. Y.
Federated Mutual Implement & Hardware Ins. Co.	Owatonna, Minn.
Minnesota Mutual Life Ins. Co.	St. Paul, Minn.
Iowa National Mutual Ins. Co.	Cedar Rapids, Iowa
Employers Mutual Casualty Co.	Des Moines, Iowa
Hanover Fire Ins. Co.	New York, N. Y.
Fulton Fire Ins. Co.	New York, N. Y.
Paul Revere Life Ins. Co.	Worcester, Mass.
Massachusetts Protective Association	Worcester, Mass.
Franklin Life Ins. Co.	Springfield, Ill.

1953

Domestic Companies

Life

Durham Life Ins. Co.	Raleigh
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Home Security Life Ins. Co.	Durham
Imperial Life Ins. Co.	Asheville
Independence Mutual Life Ins. Co.	Charlotte
Pyramid Life Ins. Co.	Charlotte
Southern Life Ins. Co.	Greensboro
State Capital Life Ins. Co.	Raleigh

Casualty

Carolina Casualty Ins. Co.	Burlington
Southern Fidelity Mutual Ins. Co.	Durham
Textile Ins. Co.	High Point

County Farm Mutual Fire

All 32 branches and associations

Foreign Companies

American National Ins. Co.	Galveston, Texas
Reserve Life Ins. Co.	Dallas, Texas
Volunteer State Life Ins. Co.	Chattanooga, Tenn.
Aid Association for Lutherans	Appleton, Wisconsin
Shelby Mutual Casualty Co.	Shelby, Ohio
American Mutual Fire Ins. Co.	Charleston, S. C.
Equitable Fire Ins. Co.	Charleston, S. C.
Provident Mutual Life Ins. Co.	Philadelphia, Pa.
Progressive Fire Ins. Co.	Atlanta, Ga.
Progressive Life Ins. Co.	Atlanta, Ga.
Atlantic Life Ins. Co.	Richmond, Va.
Pawtucket Mutual Ins. Co.	Pawtucket, R. I.
Lumber Mutual Fire Ins. Co.	Boston, Mass.

COMPANY ADMISSIONS AND RETIREMENTS

The following companies were admitted to or retired from the State during the years 1952 and 1953, as indicated:

COMPANIES ADMITTED IN 1952

Life Companies

American Bankers Life Assurance Co. of Florida, Miami, Fla. _____	9-11-52
Bankers Life & Casualty Co., Chicago, Ill. _____	12-16-52
Federal Life & Casualty Co., Battle Creek, Mich. _____	10- 2-52
Girardian Ins. Co., Dallas, Texas _____	11-28-52
National Old Line Ins. Co., Little Rock, Ark. _____	4- 2-52

Occidental Life Ins. Co. of California, Los Angeles, Calif.	4-28-52
Philadelphia United Life Ins. Co., Philadelphia, Pa.	4- 9-52
Provident Life & Casualty Ins. Co., Chattanooga, Tenn.	4-28-52
United States Life Ins. Co., New York, N. Y.	2- 6-52

Stock Fire Companies

Baloise Fire Ins. Co., Miami, Fla.	9-11-52
Birmingham Fire Ins. Co., Birmingham, Ala.	3-18-52
Cavalier Ins. Corp., Baltimore, Md.	5-15-52
Eagle Star Ins. Co., Ltd., London, England	8- 1-52
Equity General Ins. Co., Miami, Fla.	9-11-52
New South Ins. Co., Winston-Salem, N. C.	12-30-52
Washington Fire & Marine Ins. Co., St. Louis, Mo.	10- 3-52

Mutual Fire Companies

American Mutual Fire Ins. Co., Charleston, S. C.	4-28-52
Vermont Mutual Fire Ins. Co., Montpelier, Vt.	1- 3-52
Worcester Mutual Fire Ins. Co., Worcester, Mass.	8- 1-52

Reciprocal Exchanges

None admitted during the year 1952

Fire Companies "Underwriters Agencies"

St. Louis-Washington Underwriters of St. Louis Fire & Marine Ins. Co., St. Louis, Mo.	10-10-52
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Casualty Companies

American Re-Insurance Co., New York, N. Y.	9-11-52
Eastern Ins. Co., Charlotte, N. C.	11- 4-52
Inland Mutual Ins. Co., Huntington, W. Va.	1-16-52
Kansas City Title Ins. Co., Kansas City, Mo.	9- 5-52
Preferred Ins. Co., Grand Rapids, Mich.	4-28-52

Collection Agencies

None admitted during the year 1952

COMPANIES RETIRED IN 1952

Baltimore Life Ins. Co., Baltimore, Md.	4- 1-52
Federal Life & Casualty Co., Detroit, Mich.	4- 1-52
Hardware Indemnity Ins. Co. of Minnesota, Minneapolis, Minn.	4- 1-52
Hartford Live Stock Ins. Co., New York, N. Y.	4- 1-52
Mutual Life Ins. Assoc., Richmond, Va.	6-30-52

COMPANIES ADMITTED IN 1953

Life Companies

The Independence Life Ins. Co., Charlotte, N. C.	3-19-53
Mutual Life Ins. Co. of Virginia, Inc., Richmond, Va. ...	5-27-53
Patriot Life Ins. Co., New York, N. Y.	6- 5-53
Union Bankers Ins. Co., Dallas, Texas	7-13-53
United Ins. Co., Chicago, Ill.	3- 2-53
United Services Life Ins. Co., Washington, D. C.	12-21-53

Stock Fire Insurance Companies

American Liberty Ins. Co., Birmingham, Ala.	12-22-53
American Marine & General Ins. Co., New York, N. Y. ...	12-31-53
State Capital Ins. Co., Raleigh, N. C.	2-13-53
Switzerland General Ins. Co. Limited, New York, N. Y. ...	8-21-53

Mutual Fire Companies

Quincy Mutual Fire Ins. Co., Quincy, Mass	4- 1-53
Standard Reliance Ins. Co. (Capital Mutual), Lincoln, Neb.	4-10-53
Sterling (Mutual) Fire Ins. Co., Cobleskill, N. Y.	10-29-53

Reciprocal Exchange

None admitted during the year 1953

Fire Companies "Underwriters Agencies"

None admitted during the year 1953

Casualty Companies

Dixie Fire & Casualty Co., Greer, S. C.	4- 1-53
London & Lancashire Indemnity Co. of America, Hart- ford, Conn.	10- 8-53
The New Zealand Ins. Co. Limited, San Francisco, Calif. ...	12-21-53
National Farmers Union Property & Casualty Co., Denver, Colo.	10-27-53
N. C. Farm Bureau Mutual Ins. Co. Inc., Greensboro, N. C.	9-17-53
Public National Ins. Co., Miami, Fla.	11-19-53
Selective Auto & Fire Ins. Co. of America now known as Safeco Ins. Co. of America, Seattle, Wash.	10- 7-53

Collection Agencies

None admitted during the year 1953

COMPANIES RETIRED IN 1953

American Fire In. Co., Galveston, Texas -----	4- 1-53
Eagle Fire Ins. Co. of New York, New York, N. Y. -----	4- 1-53
General Casualty Co. of America, Seattle, Wash. -----	4- 1-53
Girard Life Ins. Co., Dallas, Texas -----	4- 1-53
Independence Mutual Ins. Co., Charlotte, N. C. -----	4- 1-53

MERGED INSURANCE COMPANIES FORMERLY LICENSED IN NORTH CAROLINA:

Domestic and foreign insurance companies formerly licensed in North Carolina and which were merged and/or consolidated with certain other insurance companies as hereinbelow designated, during the period January 1, 1952, and ending December 31, 1953:

EFFECTIVE DATE OF MERGER		NAME OF SURVIVING COMPANY
1-1-52 THROUGH 12-31-52	NAME OF MERGED COMPANY	
10-10-52	Cotton & Woolen Mfg. Ins. Co., Boston, Mass.	Industrial Mutual Ins. Co., Boston, Mass.
7- 1-52	Nat'l Retailers Mutual Ins. Co., New York, N. Y.	American Mfgs. Mutual Ins. Co., New York, N. Y.
12-31-52	Zurich Fire Ins. Co. of New York, Chicago, Ill.	American Guarantee & Li- ability Ins. Co., New York. N. Y.
1-53 through 12-31-53		
12-31-53	American Alliance Ins. Co., New York, N. Y.	Great American Ins. Co., New York, N. Y.
4- 1-53	American Fire Ins. Co., Galveston, Texas	American Indemnity Co., Galveston, Texas
4- 1-53	Bankers Indemnity Co., Newark, N. J.	American Ins. Co., Newark, N. J.
12-31-53	Excess Ins. Co. of Ameri- ca, New York, N. Y.	American Motorist Ins. Co., Chicago, Ill.
1- 1-53	Reliance Ins. Co. of Pitts- burgh, Pittsburgh, Pa.	Lincoln Nat'l. Life Ins. Co., Fort Wayne Ind.
7- 1-53	United Firemen's Ins Co. of Philadelphia, New York, N. Y.	United Firemen's Ins. Co. of New York, New York, N. Y.
7- 1-53	United States Guarantee Co., New York, N. Y.	Federal Ins. Co., New York, N. Y.
10-31-53	What Cheer Mutual Fire Ins. Co., Providence, R. I.	Blackstone Mutual Ins. Co., Providence, R. I.
12-31-53	Yorkshire Ins. Co., Ltd., New York, N. Y.	Yorkshire Indemnity Ins. Co., New York, N. Y.

LICENSING OF AGENTS

Under the Statutes all agents for insurance companies are required to be licensed before being authorized to do business for any company. Prior to January 1, 1948, all persons who were not licensed as insurance agents on April 1, 1931, or who had not since that date been licensed, were required to successfully pass an examination to determine their knowledge of the business proposed to be done. Since January 1, 1948, by virtue of an amendment to the Statutes, all persons who have not been licensed as insurance agents during the three years next preceding date of application are required to successfully pass an appropriate examination to determine their knowledge of the business proposed to be done. There follows a report covering the examination of agents during the license years 1952-1953 and 1953-1954:

REPORT ON AGENTS' EXAMINATIONS GIVEN

License Years - April 1, 1952, March 31, 1953 - 53-54

	<i>Total Given</i>	<i>Total Failures</i>
1952-53	4446	265
1953-54	6046	976

Agents' and Adjusters' Licenses issued

April 1, 1952 - March 31, 1953 ----- 50,600

April 1, 1953 - March 31, 1953 ----- 58,550

There are fourteen examinations which include Life; Life, Health & Accident and Hospitalization; Health & Accident and Hospitalization; Accident & Health; Hospital; Automobile (physical damage); Fire; Casualty; Fire & Casualty; Casualty & Automobile; Adjuster; Hail Adjuster; Fidelity & Surety (Bonds); Title.

Field representatives of the department make detailed investigations of reported violations of the insurance statutes by agents. Criminal violations are reported to the prosecuting attorneys of the courts having jurisdiction. Other cases require hearings in the Insurance Department to determine if the agent's license is to be canceled. The following is a report of investigations made during the calendar years 1952 and 1953:

Record of Field Investigations in License and Investigation Division
(Embezzlement and Miscellaneous)

	<i>Cases Received</i>	<i>Agents short but paid</i>	<i>Licenses Tagged No criminal charge</i>	<i>Cases Inv. Mis.</i>	<i>Warrants Issued Guilty</i>	<i>Warrants Issued Not Guilty</i>	<i>Pending Trial</i>	<i>Pending Inv.</i>	<i>Total Inv.</i>
1952	56	40	40	96	12	0	36	94	136
1953	57	25	25	90	7	0	27	57	115

STATE PROPERTY FIRE INSURANCE FUND

On March 21, 1945, an act creating the State Property Fire Insurance Fund became effective, and since that time no insurance has been renewed or placed with insurance companies to cover state-owned buildings and contents. On March 21, 1948, all of the policies covering state-owned properties expired, thereby making the State fully self-insured.

State Property Fire Insurance Fund losses have occurred since June 30, 1952, at state institutions and departments at the time, place and in the amounts indicated:

Date	Institution	Location	Fire or Lighting	Amt. of Damages	Paid by S.P.F.I.F.
*1- 5-52	N. C. State College	Raleigh	Fire	130.00	130.00
*2-12-52	Tobacco Exp. Farm	Oxford	Fire	1,346.99	1,346.99
*3- 3-52	N. C. Sanatorium	McCain	Fire	25.00	25.00
*4-22-52	A. & T. College	Greensboro	Fire	19,586.03	19,586.03
*5- 5-52	U. N. C.	Chapel Hill	Fire	253.25	253.25
*5-24-52	State Hospital	Raleigh	Fire	100.00	100.00
*6-11-52	N. C. Ports Authority	Wilmington	Fire	25,438.96	25,438.96
6-23-52	U. N. C.	Chapel Hill	Fire	164.00	164.00
6-30-52	N. C. State College	Raleigh	Fire	54.00	54.00
7- 7-52	U. N. C.	Chapel Hill	Fire	326.74	326.74
8-28-52	U. N. C.	Chapel Hill	Fire	70.00	70.00
10-12-52	N. C. Sanatorium	McCain	Fire	15.00	15.00
11- 8-52	State Hospital	Butner	Fire	668.51	668.51
12- 2-52	School for Blind	Raleigh	Fire	4,500.00	4,500.00
1- 6-53	N. C. State College	Raleigh	Fire	72.75	72.75
1-20-53	Dept. C. & D.	Ft. Macon	Fire	3,163.80	3,163.80
1-26-53	Appalachian State College	Boone	Fire	50.00	50.00
2-10-53	N. C. Sanatorium	McCain	Fire	1,015.00	1,015.00
2-15-53	State Highway	Mocksville	Fire	750.00	750.00
2-16-53	A. & T. College	Greensboro	Fire	22,579.92	22,579.92
3-20-53	Appalachian State College	Boone	Fire	3,450.00	3,450.00
5-12-53	U. N. C.	Chapel Hill	Fire	1,642.52	1,642.52
6- 3-53	Caswell Training School	Kinston	Fire	12,365.00	12,365.00
7- 6-53	N. C. State College	Raleigh	Fire	197.37	197.37
8-18-53	East Carolina College	Greenville	Fire	400.00	400.00
8-29-53	N. C. State College	Raleigh	Fire	50.00	50.00
10-19-53	West Carolina College	Cullowhee	Fire	6,500.00	6,500.00
11-22-53	Appalachian State College	Boone	Fire	1,500.00	1,500.00
12- 8-53	Dept. C. & D.	Crabtree	Fire	583.11	583.11
3- 9-54	N. C. State College	Raleigh	Fire	85.00	85.00
3-11-54	U. N. C.	Chapel Hill	Fire	20.00	20.00
3-21-54	Caswell Training School	Kinston	Fire	100.00	
3-28-54	Appalachian State College	Boone	Fire	3,939.10	3,939.10
4- 9-54	Women's College	Greensboro	Fire	52.20	52.20

* Reported for biennium 50-51

In accordance with the Statutes the above losses were investigated and the amount of loss and damage certified to the Council of State and you for authorization of payment.

In connection with the above work and the revaluation of all State property and the inspection of fire hazards to determine the safety of the inmates and property in case of fire, a total of 3300 inspections of State Buildings have been made.

The 1951 Legislature authorized the Commissioner of Insurance to purchase from insurers admitted to do business in North Carolina such insurance or re-insurance as may be necessary to protect the state property fire insurance fund against loss on any one building and contents in excess of not less than \$50,000.00. It was therefore necessary to prepare immediately a schedule listing all state owned property where the value of the building and contents was in excess of \$50,000.00. As of June 1, 1954, the value of all the property included on the reinsurance schedule was \$254,886,514.00 with the reinsurance valuation rate being .0529 cents per hundred dollars.

As of June 1, 1954, the State Property Fire Insurance Fund had insurance in force to the extent of \$311,563,227.00 on all property.

POLICYHOLDERS

The department maintains an office to assist and advise citizens of North Carolina, upon request, on insurance matters. Over 9,000 requests for information and assistance were received and answered during each year of the biennium by the Department.

FIRE PREVENTION

The Fire Prevention Division of the Department has throughout the period under survey made inspections of various schools, hospitals, hotels, theatres, and other public property to determine whether these buildings are sufficiently safe for human occupancy and to determine whether proper and sufficient number of exits exist for the safety of the occupants of these public buildings in the event of fire. Blueprints and specifications of proposed buildings and alterations to existing buildings have been examined to determine compliance with the State Building Code. This work has greatly increased due to the expanded building program of schools and other public buildings throughout the State.

Representatives of the division work in close cooperation with local authorities in the enforcement of building and electrical codes and furnish information to local authorities on matters pertaining to organization and maintenance of fire departments, fire alarm systems, building and electrical ordinances, inspection of buildings and electrical installations and other matters pertaining to fires and accident prevention.

An integral part of this division's work is the teaching of fire prevention. Training schools are conducted for electrical inspectors and fire department personnel. Representatives of the Insurance Department assist in conducting the North Carolina Fire College and Drill School which is held annually in Charlotte.

This Department cooperates in the advancement and promotion of Rural Fire Protection.

INVESTIGATION OF SUSPICIOUS FIRES

For the calendar years 1952 and 1953 fire investigations including all property and automobiles were made as follows:

	Cases Received	Inv. No. Charge	Warrants Issued Guilty	Warrants Issued Not Guilty	Pending Inv.	Pending Trial	Total Cases Inv.
1952	110	115	16	6	41	16	140
1953	144	164	23	11	45	24	185

ACTIVITIES OF THE RATING DIVISION

Article 13, Chapter 58-125 through 58-131.9 provides for the prior approval and regulation of rates, rules and forms for fire and allied lines and automobile physical damage insurance by the Commissioner of Insurance with the administration of such by the North Carolina Fire Insurance Rating Bureau. Article 13-A, Chapter 58-131.10 through 58-131.25 provides for the prior approval and regulation of all liability insurance (except automobile) and for the licensing of rating bureaus. Article 13-B, Chapter 58-131.26 through 58-131.33 provides for the regulation of miscellaneous insurance and for the licensing of rating bureaus. Chapter 58-246 through 58-248.6 of the North Carolina Insurance Laws provides for the prior approval and regulation of automobile liability insurance rules and rates by the Commissioner of Insurance and the administration of such rules and rates by the North Carolina Automobile Rate Administrative Office. Chapter 97-102 through 97-104.6 provides for the prior approval and regulation of workmen's compensation insurance rules and rates by the Commissioner of Insurance and the administration of such rules and rates by the Compensation Rating and Inspection Bureau of North Carolina.

PUBLIC HEARINGS

The 1949 General Assembly amended Section 58-27.1 Article 2 Chapter 58 of the General Statutes of North Carolina authorizing the Insurance Advisory Board to promulgate rules and regulations to provide for the holding of public hearings before the Commissioner of Insurance on proposals to revise insurance rates in all cases where substantial rights of the public are involved, but without undue delay on minor rate adjustments or classification changes. In accordance with those rules, public hearings were held in 1952 and 1953 to consider many varied insurance problems.

REVIEW OF RATE AND RULE CHANGES FROM JANUARY 1, 1952 THROUGH DECEMBER 31, 1953 CASUALTY

Automobile Liability

Effective February 4, 1952, revised increased limits tables for the Automobile Casualty Manual were approved.

Effective November 24, 1952, new private passenger and commercial automobile rates were approved, the effect being to increase the rate level for these classes as follows:

	B.I.	P.D.
Private Passenger	+13.3	+17.8
Commercial	+19.3	+24.9

The major factors entering into these rate increases were the continued unfavorable loss experience, the substantial increase in all claim costs, plus the effect of inflation.

Effective January 1, 1953, the 1953 Statistical Program for Automobile Liability was approved. This made it mandatory that all statistical agents thereafter record and report the number of incurred claims.

Effective May 1, 1953, changes in manual rules 10 and 11 to provide for the writing of six month' policies were approved.

Effective June 1, 1953, a general revision in the rules and supplementary rating procedures of the Automobile Casualty Manual was approved.

Effective October 19, 1953, new private passenger automobile classifications and rates were approved, resulting in an overall rate level reduction of 11.5% for bodily injury and 12.6% for property damage. A new classification plan was put into effect which distributed insurance costs more equitably among car owners. The State was divided into three rating territories instead of two as had previously existed. This was done to give effect to the State's growth and shift of population which had made the previous territorial arrangement unrealistic. The territorial changes apply to commercial vehicles only.

Assigned Risk Plan

Effective July 1, 1952, amendments to the N. C. Automobile Assigned Risk Plan were approved which raised the amount of deposit premiums required and required the assigned carrier to bind coverage or issue a policy within two working days after receipt of assignment from the Plan.

Effective July 1, 1953, amendments mostly editorial, to the Assigned Risk Plan were approved.

Effective December 28, 1953, further amendments to the Plan to make it available to military non-residents who are stationed in this State at the time application is made, were approved.

Workmen's Compensation

Effective June 30, 1952, changes in the Workmen's Compensation Manual were approved.

Effective November 1, 1952, revised Workmen's Compensation rates were approved, following a public hearing held in the Department on October 29, 1952. This revision resulted in an average overall increase of 3.9% in the rate level, necessitated by a substantial increase in paid and incurred claims and increased medical costs. A proposal to add 1.0% to the expense portion of the premium dollar and to reduce the permissible loss ratio percentage by the same amount was disapproved. This proposal had it been approved, would have resulted in an increase in rate level of 5.8% instead of 3.9% which was the amount of increase indicated by actual underwriting experience.

Effective April 1, 1953, new excess loss premium factors for the retrospective plans (A, B, C and D) were approved.

Effective August 1, 1953, revised retrospective rating plan rules, mostly editorial in nature, were approved.

Effective November 1, 1953, revised Workmen's Compensation rates were approved which resulted in an average overall increase of 2.6% in the rate level. The major factors responsible for the increase were the continued unfavorable loss experience and increased medical costs.

AVIATION

The bulk of aviation insurance continues to be written by two groups or syndicates of companies operating as Associated Aviation Underwriters and United States Aviation Insurance Group. The Aviation Insurance Rating Bureau was organized and began functioning in North Carolina in April, 1949. Various rates and rating plans filed by this Bureau were approved at that time. A few independent insurance companies writing aviation insurance have filed minor rate changes at infrequent intervals.

BOILER AND MACHINERY

Effective February 1, 1953, an overall average increase of 16.6% in Boiler and Machinery Direct Damage Insurance rates was approved. This represented the first increase in Boiler and Machinery rates in North Carolina since December 1, 1948, the increase resulting from unfavorable loss experience and increased inspection costs.

Effective November 1, 1952, revisions to the Boiler and Machinery Manual were approved. This involved no rate changes.

BURGLARY, THEFT AND ROBBERY

Effective December 7, 1953, a combining of the Comprehensive Safe Depository Liability Policy and the Bank Safe Deposit Box Burglary and Robbery Policy into one contract was approved. These manual changes resulted in an overall rate reduction of approximately 7%.

FIDELITY AND SURETY

Effective April 21, 1952, a reduction in the rates for disbursing agents or distributor bonds was approved.

Effective June 30, 1952, a revision of the Public Official Section of the Manual was approved.

Effective July 21, 1952, a broadening of the Collateral Rule for Judicial Bonds was approved.

Effective February 23, 1953, a revision of the U. S. Government Bond Section of the Manual was approved.

Effective June 15, 1953, a schedule of underwriting deductibles was approved for individual, schedule, name or position bonds, primary commercial blanket and blanket position bonds, Form A or B Insuring Agreement I-3D policies.

Effective September 14, 1953, a general manual page revision for the Fidelity, Surety and Forgery Manual was approved.

GENERAL LIABILITY

Effective February 4, 1952, Revised Increased Limits Tables for all sections of the General Liability Manual were approved.

Effective June 2, 1952, a new underwriting program for Hospital Professional Liability Insurance was approved.

Effective September 1, 1952, a new underwriting program for Physicians', Surgeons' and Dentists' Professional Liability insurance was approved.

Effective September 1, 1952, a filing of a Miscellaneous Medical Professional Liability Section and a revision of the Hospital Professional Liability Section of the Liability Manual were approved.

Effective December 15, 1952, a general revision of rules and classifications for most sections of the Liability Manual was approved. This revision involved no rate increases.

Effective April 20, 1953, special rules for fiduciaries for certain sections of the Manual were approved.

Effective December 14, 1953, a general revision of rules and classifications for most sections of the Manual was approved. No rate increases were involved.

GLASS

Effective April 14, 1952, a revision of the Glass Manual was approved. No substantive change in rates was involved but provision was made for the attachment of Residence Glass Coverage to a fire policy covering a dwelling or its contents.

Effective December 7, 1953, a further revision of rules and classifications of the Glass Manual was approved. This involved no rate changes of consequence.

RESIDENCE WATER DAMAGE

Rules and rates for Residence Water Damage Insurance continued to be filed by the National Bureau of Casualty Underwriters and the Mutual Insurance Rating Bureau. However, no appreciable change has been made in this line during the past two years.

CREDIT

Credit Insurance is now written in North Carolina by three companies, the Amerinan Credit Indemnity Company, the London Guarantee and Accident Insurance Company and the Phoenix Indemnity Company. Rate schedules filed by these companies are substantially the same, and there has been no major revisions. The American Credit Indemnity Company is now acting as statistical agent for all three companies and collects and compiles all available experience data, which is then filed with the Department.

TITLE

Title Insurance is presently written by only four companies in North Carolina; the Lawyers Title Insurance Corporation of Richmond, Virginia, the Commercial Standard Insurance Company of Fort Worth, Texas, the American Title and Insurance Company of Miami, Florida, and the Title Guarantee Company of Baltimore, Maryland. There has been no appreciable change in the rate schedules of these companies during the past two years. A number of revised policy and endorsement forms have, however, been filed and approved.

RATES

Over the past two years, the Insurance Department has reviewed, in accordance with law, 671 rate filings made by casualty rating bureaus, on behalf of their member and subscriber com-

panies, and by independent companies. Approximately 10% of these rate filings have been found not in accordance with law and have been disapproved. A number of rate filings have been of major importance, requiring 10 public hearings, as provided for by law.

POLICY AND ENDORSEMENT FORMS

The number of policy and endorsement forms filed with the Insurance Department during the past two years runs into the thousands. These have been reviewed in accordance with law. It is estimated that approximately 90% of such filings fulfill the requirements of the law and have been approved, whereas approximately 10% are not in accordance with law and have been disapproved.

FIRE AND ALLIED LINES

A public hearing was held on a filing made by the North Carolina Fire Insurance Rating Bureau on January 10, 1952, proposing an annual reduction in fire insurance rates of \$738,815.00. At this same hearing consideration was given to a proposed annual reduction on Extended Coverage rates for farm dwellings of \$113,203.00. Both filings were approved.

A revision in fire insurance rates was proposed by the North Carolina Fire Insurance Rating Bureau on December 22, 1952. The filing was approved after a public hearing. The result was an annual saving to policyholders of \$947,000.00.

A public hearing was held October 12, 1953, to consider a filing made by the North Carolina Fire Insurance Rating Bureau dated September 16, 1953 to abolish the use of the "Annual Renewal Plan" and modify the rules on "Installment Premium Payment Plan". This hearing was recessed until October 29, 1953, at which time the matter under consideration was disapproved.

AUTOMOBILE PHYSICAL DAMAGE

An annual reduction of \$1,491,225.00 in Automobile Physical Damage premiums was approved after a hearing held March 19, 1952, as proposed by the North Carolina Fire Insurance Rating Bureau February 21, 1952. The effective date of this approval was July 1, 1952.

Disapproval was given on a proposal to change the method of ratemaking for Automobile Physical Damage Insurance. A proposal to increase rates as a result of the new ratemaking formula was disapproved. This proposal was made by the North Carolina Fire Insurance Rating Bureau, March 23, 1954, and public hearing was held April 27, 1954.

HAIL RATES

A public hearing was held February 8, 1952, to consider a proposed revision in the hail rates on 1952 growing crops, filing having been made by the North Carolina Fire Insurance Rating Bureau January 18, 1952. It proposed an increase in tobacco hail rates in seventeen counties and a decrease in eleven counties, resulting in an increase in hail premiums on tobacco of approximately \$250,000.00 annually. Approval was given this filing.

A revision in hail rates on growing crops for the year of 1953 was filed January 29, 1952, by the North Carolina Fire Insurance Rating Bureau. The revision proposes to reduce the hail rates on tobacco in seven counties and increase the rates in thirty-one counties, resulting in an increase of approximately \$650,000.00. After a public hearing on March 3, 1953, and careful study of the experience, the filing was approved.

Review was made of numerous forms and rates filed by various Bureaus and companies not requiring public hearings.

September 1, 1952

Ruling B-37

PROCEDURE FOR PROCESSING MULTIPLE LINE RATES, RULES AND FORMS

A. Authorization (Section 58, Article 6)

The North Carolina Insurance Laws provide not only for the organization of fire and casualty insurance companies and the regulation of the types of insurance coverages such companies may write, but also makes provisions whereby fire companies may write casualty coverages and casualty companies may write fire coverages. To provide for orderly development in the writing of fire coverages by a casualty company and casualty coverages by a fire company, as well as the combination of fire and casualty coverages by either, insofar as possible under existing statutes and bureau structures, but at the same time in no way closing the door to the development of new coverages that are in the public interest, the jurisdiction of all statutory and licensed bureaus as set out in the statutes and in the licenses granted by the Commissioner of Insurance will be preserved, including whatever duplication or lappage as may presently exist.

I. This jurisdiction of the various bureaus is as follows:

1. North Carolina Fire Insurance Rating Bureau
 - (a) Fire
 - (b) Extended Coverage
 - (c) Windstorm and Hail (except Growing Crops)
 - (d) Sprinkler Leakage
 - (e) Riot, Civil Commotion
 - (f) Earthquake
 - (g) Rain
 - (h) Flood
 - (i) Water Damage
 - (j) Motor Vehicles (Theft of or Physical Damage to)
 - (k) Hail on Growing Crops
 - (l) Collapse
 - (m) Explosion (simple explosion)
 - (n) Vandalism and Malicious Mischief
 - (o) Smoke Damage
2. North Carolina Automobile Rate Administrative Office
 - (a) Automobile Bodily Injury Liability
 - (b) Automobile Property Damage Liability
 - (c) Automobile Medical Payments
3. Compensation Rating & Inspection Bureau of N. C.
 - (a) Workmen's Compensation
 - (b) Employers' Liability
4. National Bureau of Casualty Underwriters
 - (a) General Liability (except automobile)

- (b) Burglary, Theft and Robbery (except automobile)
- (c) Boiler and Machinery
- (d) Glass
- (e) Water Damage (residence)
- 5. Mutual Insurance Rating Bureau
 - (a) General Liability (except automobile)
 - (b) Burglary, Theft and Robbery (except automobile)
 - (c) Glass
 - (d) Water Damage (residence)
- 6. Transportation Insurance Rating Bureau
 - (a) Transportation and such kinds of insurance as are designated by the Commissioner as Inland Marine Insurance
 - (b) Aircraft risks
 - (c) Rolling stock of railroad carriers and property of interstate carriers used in interstate commerce.
- 7. Inland Marine Insurance Bureau
 - (a) Transportation and such kinds of insurance as are designated by the Commissioner as Inland Marine Insurance.
- 8. Aviation Insurance Rating Bureau
 - (a) Aircraft risks
- 9. Railroad Insurance Rating Bureau
 - (a) Rolling stock of railroad carriers and property of interstate carriers used in interstate commerce
- 10. Multiple Peril Insurance Rating Organization
 - (a) Manufacturers' Output Policies as approved by the Insurance Department and such other coverages as are filed by the organization and approved by the Insurance Department.
- 11. Surety Association of America
 - (a) Fidelity
 - (b) Surety
- 12. Factory Mutual Insurance Rating Bureau
 - (a) Coverages outlined under Section 58-131.4 of the General Statutes.

B. Rating Organizations Functions

- I. The function of a bureau or rating organization within scope of its jurisdiction as outlined above and acting subject to the approval of the Commissioner of Insurance, is to establish and maintain rating schedules, rating methods, classifications, forms and rates which shall be in conformity with the statutes with respect to adequacy;

reasonableness and discrimination; provided, however, each bureau shall, within the scope of its jurisdiction, make its rating service available to any member requesting a rate for any form which has been approved for such member by the Commissioner of Insurance in accordance with the laws of North Carolina.

- II. In addition to the above functions, in order to facilitate the handling of filings of combinations of perils, rating methods, classifications, forms and rates, the general aim is to project into the Multiple Line field the same general scope of bureau's jurisdiction as heretofore developed.

C. Procedure

- I. To provide for the development of policies or endorsements which extend beyond the scope of a bureau's jurisdiction, the following rules shall be followed by each bureau so as to provide cooperative action:
1. Members or subscribers of a bureau or rating organization shall submit any proposed coverage that falls in whole or in part within the jurisdiction of the rating organization to the rating organization for action.
 2. Within thirty days of receipt of such submission, the rating organization, after consultation with other rating organizations which have jurisdiction over parts of the coverage or over policies on which the coverage is to be endorsed, shall:
 - (a) Notify the submitting company that, in collaboration with other rating organizations which have jurisdiction over parts of the coverage or over the policies on which the coverage is to be endorsed, the collaborating organizations are undertaking the preparation of such form, rules and rates as may be necessary; or,
 - (b) If it can waive jurisdiction, notify the submitting company that it waives jurisdiction, giving reasons; or,
 - (c) Notify the submitting company that it rejects the filing, giving reasons, and advising the submitting company of its rights of appeal.
 3. The expiration of ninety days following the receipt by the rating organization of a proposed filing, without a filing with the Commissioner of Insurance by the rating organization, may, at the option of the applicant, be treated as a rejection of the filing; provided that

the Commissioner may, in his discretion, extend the time for further consideration by the rating organization upon request in writing for such extension, a copy of which shall be mailed by the rating organization to the applicant at least ten days before the expiration of the ninety-day period.

4. All rating organizations shall provide appropriate means for collaborating with other rating organizations in connection with coverages involving the jurisdictions of more than one rating organization and with submitting companies which are independent with respect to parts of such coverage.
5. Adequate statistics must be maintained on all new coverages or combinations of existing coverages. The rating organizations shall prepare recommended statistical plans, or amendments to existing statistical plans, for submission to the Commissioner.
6. The rating organizations collaborating in the joint processing of proposed coverages shall retain their respective jurisdictions in subsequent revisions.

D. Appeals to Commissioner

Nothing contained herein shall affect the right of any bureau, rating organization or company to appeal to the Insurance Commissioner from any act of any rating organization which would indicate any misuse or abuse of these rules for purposes of delaying in any way the filing of a multiple line rate, rule or form; or because of any unfair decision, unreasonable delay or any action or lack of action which is not in the public interest. The Commissioner shall then take appropriate action, not inconsistent with the North Carolina Insurance Laws.

WALDO C. CHEEK
Commissioner of Insurance

Filed with Secretary of State
September 1, 1952

September 1, 1952

Ruling B-38

NORTH CAROLINA UNIFORM FILING PROCEDURE
For

***Coverage Subject to Casualty and Miscellaneous
Rating Laws—Articles 13A and 13B
Rules, Rates and Rating Plans**

The following rules and regulations are applicable to licensed rating organizations and those insurers making filings in their own behalf.

All Filings Shall Be Presented in The Following Manner:

A. Letter of Transmittal

Filings shall be accompanied by a letter of transmittal, in duplicate, which sets forth:

1. The name of the organization or insurer making the filing over the signature of a person duly authorized to make such a filing.
2. The manual or manual section, page number, and either rule number or class or rates of filing and if superseding pages previously filed, such fact should be noted with a statement indicating the difference from the previous filing.
3. The proposed effective date and applicable rule. If this information cannot be determined at the time of the initial filing it shall be furnished as soon as possible.
4. When appropriate, a summary of the coverage contemplated.
5. All filings which are predicated on statistical data shall be accompanied by proper information. Where a filing is not predicated on statistical data, all pertinent information in support thereof shall accompany the filing. Statistics developed by other bureaus or companies will not necessarily constitute sufficient justification for adjustment of rates or departures from manual rates previously approved. Supporting information whenever available should consist of:

*NOTE: Rules and Filing Procedure embodied herein do not apply to Automobile Liability or Workmen's Compensation and Employers' Liability Coverages. See separate Rules under proper headings.

- (a) Available premium and loss experience based on the statistical plan used for the particular kind of insurance or subdivision thereof, pure premiums and/or similar pertinent data.
 - (b) Any other relevant factors, including analogy to existing manual classifications or rates.
6. When manuals or manual pages published by a rating bureau are filed by a non-member or non-subscriber, they shall be accompanied by a list of new or deleted exception pages, properly numbered. Such list and exception pages to be on manual size pages of a contrasting color, or type and properly prepared for insertion in the proper place in the manual. An explanation shall be submitted stating the reasons for the change from the manual page.

B. General Requirements

1. All filings applying to a kind or subdivision of a kind of insurance for which an insurer has authorized a rating bureau to file shall be submitted by that bureau and will not be accepted directly from such insurer except as provided for in the statutes. This rule applies to all filings including special filings, and other rates and rules which require special treatment.
2. Filings should not be made in duplicate, except duplicate cover letters, unless the filer desires a copy to be returned.

C. Special Ratings

1. "(a)" Rates

Those classes of risks for which manual classifications or rates do not generally exist in the industry, because of uncommon characteristics or insufficient volume of experience, shall be indicated expressly in filings by insertion of the symbol "(a)" the phrase "refer to company", "submit for rating", or other phraseology clearly providing that such risk shall be submitted to the insurer for rating. Included in this category, for example, are filings permitting the submission for rating of coverage as limited by applicable manual exclusions. All such classes of risks shall be established according to recognized underwriting standards and based upon objective factors reasonably demonstrating the need for such treatment.

Available guide (a) rates or (a) rate ranges or fixed formulae for such classes shall be filed. All rates for

such classes shall conform to the standards established by law. Procedures of rating organizations and insurers in establishing such rates shall be subject to regular examination by the Commissioner as provided by applicable provision of law.

4. Supplementary Procedures

Filings of rating procedures may be made to permit:

- (1) Composite Rating. A copy of each individual rate computation must be filed for information purposes;
- (2) The use of rates in excess of those provided by filings otherwise applicable, in accordance with Section 58-131.18 of the North Carolina Insurance Laws.

3. All Others

Special ratings not contemplated by (a) rating, or by the filed manuals, supplementary procedures and rating plans, shall be furnished to the Department. Nothing stated herein shall affect the provisions of the law relating to special filings for surety and guaranty bonds.

NORTH CAROLINA UNIFORM FILING PROCEDURE
For
All Policy and Endorsement Forms For Coverages
Subject to Articles 13A and 13B.

Section 58-54, North Carolina Insurance Laws.—**FORMS TO BE APPROVED BY COMMISSIONER OF INSURANCE.**—It is unlawful for any insurance company doing business in this State to issue, sell or dispose of any policy, contract, or certificate, or use applications in connection therewith until the forms of the same have been submitted to and approved by the Commissioner of Insurance of North Carolina, and copies filed in the Insurance Department.

The above quotation of Section 58-54 of the North Carolina Insurance Laws in its entirety is self-explanatory. The following procedures shall be followed with respect to all forms used in writing the coverages subject to Articles 13A and 13B.

1. The filing shall be accompanied by a letter of transmittal, signed by an official or employee of the home office of the company or bureau making the filing.
 - (a) All forms shall be filed in duplicate if the company or bureau desires a copy bearing the Department's stamp of approval returned for its records. A duplicate transmittal letter may be used instead.
 - (b) If it is a new form the transmittal letter should so state and a concise description of the coverage and the form should be given.
 - (c) If it is a revision of an existing form the transmittal letter should so state and the changes should be enumerated and described. Statement should be made whether or not the existing coverages are affected and, if so, in what manner.
 - (d) The letter of transmittal must list all forms included thereunder, together with the form numbers and titles or designations. One transmittal letter may be used for any number of forms accompanying it.
2. The Attorney General of the State of North Carolina has interpreted Section 58-54 as permitting bureaus or other rating organizations to file policy and endorsement forms on behalf of member and subscriber companies. Under this procedure, these organizations are now filing, and may continue to file such standard forms as they may have developed and put into use. This procedure obviates the necessity of each company filing each and every form which it proposes to

use, thereby resulting in the saving of much work and expense on the part of all concerned. Individual companies must, however, file all non-standard forms in the manner described above.

ADDENDA

ARTICLE 13A of the North Carolina Insurance Laws applies to and regulates the following kinds or types of Casualty Insurance.

- (a) General Liability (Except Automobile)
- (b) Burglary, Theft and Robbery (Except Automobile)
- (c) Boiler and Machinery
- (d) Glass
- (e) Water Damage (Residence)
- (f) Fidelity
- (g) Surety

ARTICLE 13B of the North Carolina Insurance Laws applies to and regulates the following kinds or types of Miscellaneous Insurance:

- (a) Aviation
- (b) Inland Marine
- (c) Credit
- (d) Title

Filed with Secretary of State
September 1, 1952

September 1, 1952

Ruling B-39

NORTH CAROLINA UNIFORM FILING PROCEDURE
For
Automobile Liability, Automobile Property Damage and
Automobile Medical Payments—Article 25
Rules, Rates and Rating Plans

The following rules and regulations are applicable to all companies writing automobile bodily injury, property damage liability and automobile medical payments coverages in North Carolina.

All Filings Shall Be Made With The North Carolina Insurance Department In The Following Manner:

- A. All filings, except for deviations, shall be made with the North Carolina Automobile Rate Administrative Office, Raleigh Building, Raleigh, North Carolina.
 - (a) Except in the case of filings on individual risks subject to (a) rating or some other method of rating under approved plans, filings shall be submitted by the Administrative Office to the Governing Committee of that Office and approved or disapproved by that Committee as specified in the Constitution and/or By-Laws of the Administrative Office.
 - (b) Upon approval by the Governing Committee, proper filing shall be made by the Administrative Office with the Insurance Department.
 - (c) Any filing made by an individual company with the Administrative Office must be accompanied by sufficient copies for submission to the Governing Committee. A minimum of twenty (20) copies is usually required.
 - (d) All filings made with the Administrative Office must be substantiated with complete information and data to enable the Governing Committee to render a decision thereon with as little delay as possible. Each and every filing must be justified in every particular in order to merit approval.
 - (e) Filings involving changes in existing rate levels and rate revisions must be substantiated in all particulars by complete experience statistical data which has been compiled and tabulated in accordance with approved statistical plans.

- (f) It shall be the duty of the Administrative Office to process all legitimate filings with as little delay as possible.
- (g) After the Department has acted upon the filing, the Administrative Office shall notify the filing company or bureau of its approval or disapproval.

B. Deviations: (Section 58-248.2)

“No insurer, officer, agent or representative thereof shall knowingly issue or deliver or knowingly permit the issuance or delivery of any policy of insurance in this State which does not conform to the rates, rating plans, classifications, schedules, rules and standards made and filed by the rating bureau. However, an insurer may deviate from the rates promulgated by the rating bureau provided the insurer has filed the deviation to be applied both with the rating bureau and the Commissioner, and provided the said deviation is uniform in its application to all risks in the State of the class to which such deviation is to apply, and provided such deviation is approved by the Commissioner. If approved, the deviation shall remain in force for a period of one year from the date of approval by the Commissioner. Such deviation may be renewed annually subject to all of the foregoing provisions.”

The following rules and regulations are applicable to all companies filing for a deviation in accordance with the above. These rules apply alike to the original petition of the company and renewal petitions, unless exceptions are noted.

1. Application must be made to the Commissioner at least sixty (60) days prior to the proposed effective date; except in the case of renewal petitions, which must be received at least thirty (30) days prior to the effective date.
2. All applications for a deviation must be duly signed by an executive officer of the company and all exhibits and other documents filed in support of the petition must be duly certified.
3. The following data or statistical exhibits must be furnished:
 - (a) The company's Total Admitted Assets, Policyholder's Surplus, Loss Reserve, Unearned Premium Reserve, Underwriting Gain or Loss, and Investment Gain or Loss **FOR A FIVE-YEAR PERIOD.**

- * (b) Loss Ratio Exhibit.
 - * (c) Profit and Loss Developments.
 - * (d) Underwriting Profit or Loss Exhibit for all lines written by the company.
 - * (e) Exhibit showing premiums written and losses incurred for Automobile Bodily Injury and Property Damage, on a policy year basis.
 - * (f) The same type of information, if available, on a calendar year basis.
 - * (g) Exhibit of expense items or expense loadings.
 - * (h) Combined expense and loss exhibits, showing both amounts in dollars and percentage ratios.
 - * (i) If the company has been operating on the basis of deviated rates, supplemental exhibits should be submitted, indicating results on rates and losses projected to a full manual basis.
 - (j) Any other exhibits or information to justify the company's petition for a deviation.
4. If it is deemed necessary or advisable, the Commissioner will order a hearing at which the petitioning company will be required to appear and at which any party or parties opposing the deviation may appear.
 5. The Commissioner shall advise both the company and the North Carolina Automobile Rate Administrative Office of his decision as soon as it has been rendered.

*Exhibits to be submitted for a period of five years for both countrywide and North Carolina operations.

NORTH CAROLINA UNIFORM FILING PROCEDURE

For

All Policy and Endorsement Forms for Coverages Subject to Article 25—Automobile Bodily Injury and Property Damage Liability and Medical Payments.

Reference—Section 58-54, North Carolina Insurance Laws.

The following filing procedures shall be followed with respect to all forms used in writing automobile bodily injury liability, property damage liability, and automobile medical payments coverages.

1. Individual companies are not required to file standard policy and endorsement forms with either the North Carolina Automobile Rate Administrative Office nor with the North Carolina Insurance Department.
 - (a) The Attorney General of the State of North Carolina has interpreted Section 58-54 as permitting the North Carolina Automobile Rate Administrative Office to file policy and endorsement forms on behalf of its member companies. Under this procedure, the Administrative Office files one copy of each standard form with the Department, which, when approved, fulfills all the filing requirements of each member company with respect to that form.
2. All non-standard forms must be filed by the individual company's home office direct with the Administrative Office. DO NOT file these forms with the Insurance Department. Such non-standard forms must be approved by the Governing Committee of the Administrative Office. A minimum of twenty (20) copies is required. If the form is approved by the Governing Committee, proper filing will then be made by the Administrative Office with the Insurance Department.
3. Restrictive Endorsements. The Department has NOT approved restrictive endorsements on a blanket basis. These endorsements will be handled on an individual basis and a copy of each such endorsement must be submitted through the Administrative Office, together with information to justify its approval and use. Acceptance of such restricted coverage must be indicated by the insured's signature on the endorsement.

NOTE: Do NOT file any automobile liability policy or endorsement forms direct with the North Carolina Insurance Department.

Filed with Secretary of State
September 1, 1952

August 14, 1952

Ruling B-40

TO: All Life Insurance Companies

Re: Group Insurance Ruling No. 1

Ruling A-63 issued by Honorable Dan C. Boney, December 2, 1933, is hereby rescinded and the following substituted therefor:

Since A-63 declared amounts of insurance for \$499.00 or less as Industrial Insurance issued under blanket policies, and since that date the laws of North Carolina provide that Industrial Insurance may be written up to \$1000.00, this Department hereby rules that blanket policies giving life insurance of not more than the following schedule

Dependent spouse	\$500.00
Dependent Children, over age 5	\$500.00
4—5	\$400.00
3—4	\$300.00
2—3	\$250.00
6 mos.—2	\$200.00
14 days—6mos.	\$100.00

need not comply with Chapter 58-210 of the Insurance Laws. It is also ruled that such policy may only be issued in connection with a group policy as provided by the statutes.

WALDO C. CHEEK
Commissioner of Insurance

Filed with Secretary of State
August 14, 1952

Ruling B-41

**TO ALL AGENTS AND COMPANIES DOING BUSINESS
OF FIRE AND ALLIED LINES IN
NORTH CAROLINA**

Procedure to be followed when a policy is written on fire and allied lines, and installment premium payment plan endorsement or annual renewal plan endorsement is attached to the policy.

When a company retires from an agency all contracts shall be handled as follows:

- (1) Where under the terms of the agency contract expirations belong to the company, the company shall cancel the agent's license and make arrangements for the contracts to be continued to expiration by a duly licensed agent of the company.
- (2) Where under the terms of the agency contract expirations belong to the agent, the company shall give the agent the option
 - (a) of continuing with a limited license for the purpose of collecting the premium and servicing the risk such as renewals, collections, etc., or
 - (b) reinsuring to expiration with companies remaining in the agency.

WALDO C. CHEEK
Commissioner of Insurance

June 2, 1953

Filed with the Secretary of State's Office.

Ruling B-42

**TO ALL INSURANCE COMPANIES, ASSOCIATIONS AND
EXCHANGES TRANSACTING MARINE INSURANCE
BUSINESS IN THE STATE OF
NORTH CAROLINA**

The Insurance Department, State of North Carolina, hereby adopts the nation-wide marine definition adopted by the National Association of Insurance Commissioners June 12, 1953, as a maximum, setting forth the type and kinds of insurance that are to be regarded as Marine Insurance, but in no case shall a kind or type of insurance be offered in North Carolina as Inland Marine insurance unless it has been so designated and approved by the Commissioner of Insurance in his approval of the rates and forms.

Insurance policies subject to this Definition, which are issued or renewed on or after September 1, 1953, shall conform to this Regulation.

This Regulation supersedes and replaces any and all previous Regulations, Rulings, Orders and Interpretations of this Department adopting, promulgating or amending the Nation-wide Marine Definition.

WALDO C. CHEEK
Commissioner of Insurance

July 22, 1953
Filed with the Secretary of State's Office.

October 14, 1953

Ruling B-43

Effective on and after October 15, 1953, any person leaving the service of the North Carolina Insurance Department, who within three years of such severance, files proper application and fees for license as an insurance agent, the examination for such license shall be waived.

WALDO C. CHEEK
Commissioner of Insurance

Filed with the Secretary
of State, October 14, 1953

Ruling B-44*

**TO ALL COMPANIES LICENSED TO WRITE FIDELITY AND
SURETY BUSINESS IN NORTH CAROLINA AND TO
ALL BUREAUS HAVING JURISDICTION OVER
FIDELITY AND SURETY LINES.**

RE: BID BONDS

Rule I, Paragraphs (a), (b), (c) and (e) on Page C-6 of the Fidelity and Surety Manual of the Surety Association of America and the manuals of most independent companies provide that a premium should be collected for each Bid Bond issued. The use of the word "should" in these rules grants discretion to companies and agents as to the collection of the Bid Bond charge. Upon a thorough investigation by this Department, and in view of the evidence developed at public hearings, it appears that in practice, collection of this premium has been disregarded in the majority of instances and that such practice has resulted in confusion to all concerned. In addition such practice is unfairly discriminatory.

Paragraph (d) of the above Rule provides that "if the contract is awarded on such bid, premium shall be computed at the regular rate for such contract bond and the charge on the Bid Bond shall be applied thereto".

In view of the above, it is the ruling of this Department that on and after the above date, the charge for Bid Bonds shall apply only when the contract is awarded. The charge on the Bid Bond shall then be applied as in paragraph (d) set forth above.

CHAS. HOSTETLER
Chief Deputy
Insurance Commissioner

Filed with the Secretary of State
this 10 day of November, 1953.

*Declared invalid by order of Superior Court.

May 18, 1954

Ruling B-45

For the past four years it has been the practice of this Department to disapprove limited sickness policies of the "dread disease" type, which limited coverage to certain specified diseases, usually scarlet fever, diphtheria, leukemia, meningitis, encephalitis, small pox, rabies and tetanus, in addition to poliomyelitis.

This position was taken because of the extremely low incidence of the majority of these diseases and the comparative inexpensiveness of the only two with an annual incidence in excess of 200 cases in North Carolina.

Some companies have recently incorporated these additional diseases into their polio policies and are providing additional coverage at no extra cost to the insured.

To avoid discrimination between North Carolina insureds and those residing in other states, the practice of this Department effective this date will be to grant approval to this type of policy when all of the applicable conditions listed below have been met.

1. If coverage against dread diseases is offered by any company as supplemental coverage to that of a polio policy, this coverage must be included in all such policies issued by the company in North Carolina.
2. No increase in rate will be approved for the addition of this coverage to a polio policy.
3. Coverage of the dread diseases may be given in a lesser maximum amount than the maximum provided for polio.
4. In the event any company desires to cover any other specified disease of greater incidence, such as cancer, the Department will permit rate variation which appears to be commensurate with the coverage offered.

CHARLES F. GOLD
Commissioner of Insurance

Filed with Secretary of State
November 30, 1954.

STATEMENT OF REVENUE COLLECTIONS

Fiscal year ending June 30, 1953

GENERAL FUND REVENUE:

Premium Taxes -----	6,572,011.39	
Company Licenses -----	179,940.60	
Agents Licenses -----	152,382.00	
Agents Examinations -----	36,160.00	
Brokers Licenses -----	15,800.00	
Lightning Rod Licenses -----	414.00	
Building & Loan Taxes -----	562,979.48	
Miscellaneous Fees -----	33,945.74	7,553,633.21

SPECIAL FUNDS:

Publication -----	4,770.00	
Firemen's Relief Fund -----	112,693.88	
Workmen's Compensation (Stock) -----	5,275.00	
Workmen's Compensation (Mutual) -----	4,400.00	127,138.88

DEPARTMENTAL RECEIPTS:

Building & Loan Examination Fees -----	20,547.50	
Building & Loan Licenses -----	3,625.00	
Insurance Company Examinations -----	51,530.00	
Sale of Publications -----	2,418.75	78,121.25

TOTAL COLLECTIONS

8,758,893.34

Fiscal year ending June 30, 1954

GENERAL FUND REVENUES:

Premium Taxes -----	7,413,443.35	
Company Licenses -----	182,273.56	
Agents Licenses -----	173,295.00	
Agents Examinations -----	46,080.00	
Brokers Licenses -----	17,775.00	
Building & Loan Taxes -----	672,285.86	
Miscellaneous Fees -----	15,753.06	8,520,905.83

SPECIAL FUNDS:

Publication -----	4,914.00	
Firemen's Relief Fund -----	122,139.99	
Workmen's Compensation (Stock) -----	5,275.00	
Workmen's Compensation (Mutual) -----	4,400.00	136,728.99

DEPARTMENTAL RECEIPTS:

Building & Loan Examination Fees -----	24,080.00	
Building & Loan Licenses -----	3,675.00	
Insurance Company Examinations -----	44,765.00	
Sale of Publications -----	4,831.66	77,351.66

TOTAL COLLECTIONS

8,734,986.48

OPERATION EXPENSES OF THE INSURANCE DEPARTMENT

July 1, 1952 to July 1, 1953 to
June 30, 1953 June 30, 1954

SUMMARY BY PURPOSES:

Administration -----	114,382.17	126,485.99
Fire Prevention -----	42,408.97	47,700.53
Building & Loan -----	38,661.88	36,578.75
Company Examination -----	39,732.00	40,524.80
License of Agents -----	19,689.08	20,542.68
Hotel Fire Protection -----	19,981.01	22,253.58
Public Hearings -----	13,189.73	11,896.42
TOTAL	288,044.84	305,967.75

SUMMARY BY OBJECTS:

Salaries & Wages -----	246,992.49	252,708.01
Supplies & Materials -----	2,047.52	1,245.07
Postage, Tel & Tel -----	5,257.51	6,332.29
Travel Expense -----	25,927.58	28,671.53
Printing & Binding -----	3,234.47	14,697.78
Repairs & Alterations -----	144.79	132.50
General Expense -----	703.08	895.53
Insurance & Bonding -----	760.57	2.13
Equipment -----	2,976.83	1,282.91
TOTAL	288,044.84	305,967.75

ACKNOWLEDGMENT

For the cooperation given me by you, other governmental officials, and the citizenship of North Carolina, I express my sincere appreciation.

Respectfully submitted,

CHARLES F. GOLD
Commissioner of Insurance



